

## SCHEDULE OF FEES

### Investment Services Activities for Premium and Magnifica customers

Effective from: 15<sup>th</sup> of February 2024

#### General terms

This Schedule of Fees contains the general fees charged by CIB Bank Zrt. (H-1024 Budapest, Petrezselyem utca 2-8, hereinafter: CIB Bank) in the framework of its investment services and the services supplementary to them.

CIB Bank reserves the right to establish the fees of specific contracts individually in line with their particular quantitative and qualitative features. The fees thus established – in the absence of an express written agreement with the customer to the contrary – may not, however, be higher than the fees listed below. The list does not contain the fees for services that are provided on the basis of individual contracts (e.g. for advisory services) that are subject to separate, case-by-case agreement. In the course of providing its investment services, CIB Bank may employ agents (“collaborators”), to which/whom it shall pay a fee in line with the conditions set forth in § 61 of the Investment Services Act (“Bsz.”) and/or from which/whom it shall receive a fee in line with the conditions set forth in § 61 of the Bsz. The Bank provides information on collaborator fees through a public announcement (“Notice”). These Notices are posted on the [www.cib.hu](http://www.cib.hu) and [www.ebroker.hu](http://www.ebroker.hu) websites. CIB reserves the right to unilaterally change individual items, one or more parts, or even the whole of the Schedule of Fees.

This Schedule of Fees is published in Hungarian and English. In case of any differences in the contents of the two versions, the Hungarian version shall prevail.

In the case of dealing fees specified as a percentage, the amount of the fee is determined as the given percentage of the deal price, in the currency of issue of the instrument.

CIB Bank debits the incurred fees, costs and commissions at the time of execution of the transaction, except for the following:

- (i) securities portfolio fee payable on the securities recorded on the investment account and on the long-term investment account, and the annual account management fee for the retirement pre-savings account: these are due on the first bank working day of the last week of the quarter;
- (ii) securities portfolio fee payable on the securities recorded on the retirement pre-savings account: this is due on the last bank working day of the year quarter concerned;
- (iii) monthly fee for real-time data provision service: this is due on the last day of the month concerned;
- (iv) monthly account management fee for the investment Client Account: this is due on the first bank working day of the month concerned.

#### I. Account management fees

Account opening fee (applies equally to security accounts, security escrow accounts and investment client accounts)	free of charge
Monthly account management fee for the Investment Client Account <sup>1</sup>	free of charge
Securities and/or Investment Client Account statement/balance advice	free of charge

Domestic cash deposit to Investment Client Account	free of charge
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<b>1.1 Pension presavings account <sup>2</sup></b>	
Annual account management fee <sup>3</sup>	2,000 HUF
Annual average securities portfolio fee <sup>4</sup>	0.1%
Transaction fees	every first purchase order following the in-payments is free of charge <sup>5</sup>

<b>1.2. CIB Maraton Securities Account - Long term Investment Account<sup>6</sup></b>		
The currencies in which the Bank manages cash long-term investment accounts <sup>7</sup>	HUF, EUR, USD	
Account opening fee <sup>8</sup>	free of charge	
Annual account management fee	free of charge	
Annual average securities portfolio fee <sup>9</sup>	0.1%+ Additional securities portfolio fee <sup>10</sup>	
Account closing fee <sup>11</sup>	Until the end of 2nd whole calendar year	0.5% <sup>12</sup> , min. 5,000 HUF, max. 30,000 HUF <b>Discount: until 31/12/2024 5,000 HUF,</b>
	From the beginning of 3rd whole calendar year until the day before the last working day of 5th whole calendar year	5,000 HUF
	On the end of 5th calendar year	0 HUF

<b>1.3. Margin collateral securities account</b>	
The margin securities account is a limited function, separate collateral-type account expressly created for the purpose of depositing securities collateral as coverage for the Bank's margin-settlement currency trades. A precondition for opening a margin collateral securities account is that the customer should have an Investment Services Framework Agreement together with a CIB margin collateral account.	
Account opening fee	free of charge

<b>1.4. CIB-issued bonds</b>	
Purchase and sale fee	free of charge

<b>II. Transaction fees</b>	
<b>2.1. Sale and purchase commissions on Hungarian and foreign debt securities</b>	



Discount Treasury Bills auction purchase fee and Hungarian government bonds auction purchase fee	0.5%, min. 25,000 HUF
<i>Commission fee for the purchase or sale of Hungarian government securities in the secondary market</i>	
Commission of a stock-exchange order	0.5%, min. 50,000 HUF
Commission of non-stock exchange order	0.5%, min. 25,000 HUF
Commission of other non-stock exchange order	free of charge
<i>Sale and purchase commission of other debt securities in the secondary market</i>	
Commission fee on other debt securities denominated in forint	0.5%, min. 25,000 HUF
Commission fee on debt securities not denominated in forint	max. 4%, min. 25,000 HUF

<b>2.2. Commission fees on investment funds distributed by CIB Bank</b>		
<i>Investment funds managed by Eurizon Asset Management Hungary Ltd.</i>		
	Sale	Redemption <sup>13</sup>
Eurizon Index Equity Sub-Fund HUF-A, Eurizon Commodity Sub-Fund of Funds, Eurizon Emerging Markets Equity Sub-Fund of Funds, Eurizon Developed Markets Equity Sub-Fund of Funds, Eurizon Central European Equity Sub-Fund, Eurizon Global Government Bond Sub-Fund of Funds	Free of charge	2,500 HUF
Eurizon Developed Equity Markets Sub-Fund of Funds Share Class HUF-I <sup>14</sup>	Free of charge	Free of charge
Eurizon Index Equity Sub-Fund HUF-BGTP <sup>15</sup>	Free of charge	Free of charge
Eurizon Central European Equity Sub-Fund, <sup>16</sup>	Free of charge	Free of charge
Eurizon Kincsem Bond Sub-Fund	Free of charge	500 HUF (redemption within 15 days: a further 1%) <sup>17</sup>
Eurizon Start Capital Protected Sub-Fund	Free of charge	100 HUF (per transaction, regardless of traded value)
Eurizon Start 2 Short Bond Sub-Fund,	Free of charge Redemption	100 HUF (redemption within 5 days: a further 0.5%) <sup>18</sup> (per transaction, regardless of traded value)



Eurizon Euro Start Capital Protected Sub-Fund, Eurizon Euro Relax Mixed Sub-Fund	commission-free Redemption	0.5 EUR (per transaction, regardless of traded value)
Eurizon Dollar Start Capital Protected Sub-Fund	commission-free	0.5 USD
Eurizon Global Corporate Bond Sub-Fund of Funds, Eurizon Relax Mixed Sub-Fund	Free of charge Redemption	1,000 HUF (per transaction, regardless of traded value)
	Sale <sup>19</sup>	Redemption <sup>20</sup>
Eurizon Pharma Equity 3 Derivative Subfund, , Eurizon Health Care Equity Derivative Subfund, Eurizon Shopping Cart Equity Derivative Fund, Eurizon Profitmix2025 Equity Capital Protected Derivative Sub-Fund, Eurizon Food and Beverage Capital Protected Derivative Sub-Fund, Eurizon Profitmix 2024 Equity Capital Protected Derivative Sub-Fund, Eurizon Finance Capital Protected Derivative Sub-Fund, Eurizon Chemicals Capital Protected Derivative Sub-Fund,	max. 2%	max. 3%
Eurizon 30 Capital Protected Derivative Sub-Fund, Eurizon European Stars Capital Protected Derivative Sub-Fund, Eurizon Telecommunications Capital Protected Derivative Sub-Fund, Eurizon Global Equity Capital Protected Derivative Sub-Fund,	max. 5%	max. 5%
Eurizon Euro Pharma Equity 3 Derivative Subfund, , Eurizon Euro Trio Capital Protected Derivative Sub-Fund,	max. 2% <sup>21</sup>	max. 3% <sup>22</sup>
Eurizon Reflex Mixed Sub-Fund, Eurizon Euro Reflex Mixed Sub-Fund	1%, <b>Discount:</b> <b>until 30/06/2024</b> 0%	<b>Free of charge</b>
Eurizon Balance Mixed Fund of Funds;	1%, <b>Discount:</b> <b>until 30/06/2024</b> 0%	2,500 HUF
Eurizon Euro Balance Mixed Sub-Fund of Funds	1%, <b>Discount:</b> <b>until 30/06/2024</b>	0.5 EUR (per transaction, regardless of traded value)

	<b>0%</b>	
Eurizon Gold Sub-Fund of Funds	<b>2%</b> <b>Discount:</b> <b>until 30/06/2024</b> <b>0%</b>	<b>Free of charge</b>
CIB European Equity Sub-Fund of Funds HUF-A, CIB European Equity Sub-Fund of Funds EUR-A	<b>0.5%</b> <b>Discount:</b> <b>until 30/06/2024</b> <b>0%</b>	<b>Free of charge</b>
Eurizon ESG Talentum Total Return Fund of Funds, Eurizon Euro ESG Talentum Total Return Fund of Funds	<b>1%</b> <b>Discount:</b> <b>until 30/06/2024</b> <b>0%</b>	<b>Free of charge</b>
Eurizon Private Banking Wealth Mixed Sub-Fund of Funds, EurizonCIB Dollar Private Banking Wealth Mixed Sub-Fund of Funds <sup>23</sup>	max. 2%	<b>Free of charge</b> <sup>24</sup>

### 2.3. Eurizon EasyFund – fund commission fees<sup>25 26 27</sup>

	<b>Sale</b>	<b>Redemption</b>
Epsilon Fund – Emerging Bond Total Return – R, Epsilon Fund – Enhanced Constant Risk, Contribution – R, Epsilon Fund – Euro Bond – R, Epsilon Fund – Euro Cash – R, Epsilon Fund – Euro Q-Equity – R, Epsilon Fund – Q-Flexible – R, Eurizon Fund - Absolute Attivo – R, Eurizon Fund - Absolute Prudente – R, Eurizon Fund - Azioni Strategia Flessibile – R, Eurizon Fund - Bond Aggregate EUR – R, Eurizon Fund - Bond Aggregate RMB – R, Eurizon Fund - Bond Corporate EUR – R, Eurizon Fund - Bond Corporate EUR Short Term – R, Eurizon Fund - Bond Corporate Smart ESG – R, Eurizon Fund - Bond Emerging Markets – R, Eurizon Fund - Bond Flexible – R, Eurizon Fund - Bond High Yield – R, Eurizon Fund - Bond Inflation Linked – R, Eurizon Fund - Bond International – R, Eurizon Fund - Bond JPY LTE – R, Eurizon Fund - Cash EUR – R, Eurizon Fund - Equity China A – R, Eurizon Fund - Equity China Smart Volatility – R, Eurizon Fund - Equity Emerging Markets New Frontiers – R, Eurizon Fund - Equity Italy Smart Volatility – R, Eurizon Fund - Equity Small Mid Cap Europe – R, Eurizon Fund - Equity USA – R, Eurizon Fund - Equity World Smart Volatility – R, Eurizon Fund - Flexible Beta Total Return – R, Eurizon Fund - Flexible Multistrategy – R, Eurizon Fund - Global Multi Credit – R, Eurizon Fund - Multiasset Income – R, Eurizon Fund - SLJ Local Emerging Markets Debt – R, Eurizon Fund - Sustainable Global Equity – R, Eurizon Fund - Top European Research – R, Eurizon Manager Selection Fund - MS 10 – R, Eurizon Manager Selection Fund - MS 20 – R,	max. 1.2%, min. 6- EUR	Free of charge

**CIB Bank Ltd.** H-1024 Budapest, Petrezselyem utca 2-8 H-1995 Budapest Phone: (36 1) 423 1000 Fax: (36 1) 489 6500 Court of Registry: Metropolitan Court of Registration Court reg. no.: Cg. 01-10-041004 VAT number: 10136915-4-44 Group VAT ID: 17781028-5-44 Group Community VAT ID: HU17781028 Stock Exchange membership: Budapest Stock Exchange Ltd. Activity permit no.: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) code: CIBHHUHB



Eurizon Manager Selection Fund - MS 40 – R, Eurizon Manager Selection Fund - MS 70 – R, Eurizon Fund - Azioni Strategia Flessibile - R2, Eurizon Fund - Bond Emerging Markets - R2, Eurizon Fund - Bond High Yield - R2, Eurizon Fund - Equity China Smart Volatility - R2, Eurizon Fund - Equity Emerging Markets Smart Volatility - R2, Eurizon Fund - Equity World Smart Volatility - R2		
Eurizon Fund - Equity Emerging Markets Smart Volatility – R, Eurizon Fund - Treasury USD - R	max. 1.5%, min. 6,- EUR	Free of charge
Eurizon Fund - Treasury EUR T1 - A	max. 2%, min. 6,- EUR	Free of charge
Eurizon- Absolute Active R2, Eurizon - Active Allocation R2, Eurizon Fund - Dynamic Asset Allocation R2, Eurizon Fund - Conservative Allocation R2, Eurizon Fund - Flexible Multistrategy R2, Epsilon Fund - Q-Flexible R2, Epsilon Fund - Enhanced Constant Risk Contribution R2, Eurizon Fund - Sustainable Multiasset R2	max. 1.5%, min. 6,- USD	Free of charge

**2.4. Commissions on third-party funds distributed by CIB Bank, not managed by Eurizon Asset Management Hungary Ltd.**

<i>Commission fees on BSE<sup>28</sup>-listed securities in the case of transactions executed on the BSE</i>		
	Commission fees on the purchase and sale of BSE-listed forint and non HUF-denominated securities	0.9%, min. 3,000 HUF
	Fee for day-trade type share transactions <sup>29</sup>	0.45%, min. 3,000 HUF <sup>30</sup>
	Fee for technical day-trade type share transactions	0.45 %, min. 3,000 HUF
	Commission fee for stock-exchange share options	as per individual agreement
	Order modification, expiry or withdrawal fee per transaction, for all securities (in person, by phone or by fax)	500 HUF
	Liquidation fee	0.9% of traded value, min. 3,000 HUF + 2,000 HUF handling charge

<i>Commission fees on Non-HUF denominated securities listed on foreign stock exchanges in case of transactions executed on the said stock exchange</i>		
	Commission fee on the sale, purchase of securities traded on stock exchange in Croatia, Romania, Bulgaria <sup>31</sup>	2.0%, min. 25,000 HUF
	Commission fee of orders on securities with Italian ISIN code to be executed on stock exchange in Italy	1.0% min 19,000 HUF (in case of purchase +0.2%)
	Commissions on securities (shares, funds, certificates) with Spanish ISIN code traded at any stock exchange. (Spanish companies effected with market capitalization above 1 bln EUR).	1.0% min 19,000 HUF (in case of purchase +0.2%)
	Commission fee of orders on securities (shares, funds, certificates) with French ISIN code to be executed at any stock exchange	1.0% min 19,000 HUF (in case of purchase +0,3%)
	Commission fee of orders on securities (shares, funds, certificates) with GB or IE ISIN code to be executed at English Stock Exchange (London Stock Exchange)	1.0% min 19,000 HUF (in case of purchase +0.5%)
	Commission fee of orders on the sale, purchase of securities (shares, funds, certificates) at any foreign stock exchange set in the Execution Policy <sup>32</sup>	1.0%, min. 19,000 HUF
	Commission fee of orders on the sale or purchase of shares executed at a non-Hungarian stock exchange if the price of the unique share is less than USD 1 or EUR 1	1.0%, min. 25,000 HUF
	Fee for the modification, cancellation and expiration of the order, for each transaction, in the case of foreign securities	1,000 HUF

## 2.5. Commissions on standardised futures trade (Budapest Stock Exchange)

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<i>Fee for opening, closing and running the position out</i>		
	BUX	300 HUF/contract, min. 1,500 HUF
	Share contracts	2,000 HUF / contract min. HUF 2,500
	Foreign exchange contracts	300 HUF/contract, but min. HUF 10,000
<i>Position transfer, position take-over</i>	all contracts	500 HUF/contract, min. HUF 5,000
<i>Fee for the modification, expiry and cancellation in case of every security (personally, by phone, fax)</i>	<i>per transaction</i>	500 HUF

<b>2.6.1. Non-standardised (OTC) prompt trade commission fee</b>		
	Commission fee on orders of inland securities non-listed on BSE	Projected for rate of value 2%, min. 50,000 HUF
	Commission fee on orders of inland securities non-listed on BSE expiration	500 HUF
	Commission fee on orders on the sale, purchase of foreign shares at a non-standardized (OTC) foreign market	1.0% min 25,000 HUF

<b>2.6.2. Non-standardised derivative assets trade commission fee</b>		
	Commission fee in the case of OTC share option	Subject to special agreement
	Commission fee on OTC foreign exchange and interest rate derivative deals	Subject to special agreement

<b>2.7. Non standardised derivative assets trade with margin settlement</b>		
	Commission fee of OTC FX options and forwards	Subject to special agreement

### **III. Special conditions of orders placed and services accessible via eBroker® stock exchange trading system**





**3.1.1. Commission on the sales or purchase of securities listed on BSE, modification, cancellation and termination fee for orders submitted via eBroker systems and to be executed on the BSE <sup>33</sup>**

	Standard fee package	0.55%, min. 150 HUF
	Order withdrawal fee per transaction in the case of BSE-listed securities	50 HUF
	Business fee package	0.4%, min. 300 HUF
	Private Investor fee package	0.4%, min. 150 HUF
	Trader discount	0.2%, min. 150 HUF <sup>34</sup>

**3.2. Fee for day-trade type share transactions in case of orders to be executed on the BSE <sup>35</sup>**

	Standard fee package	0.275%, min. 150 HUF
	Business fee package	0.2%, min. 300 HUF
	Private Investor fee package	0.2%, min. 150 HUF
	Trader discount	0.1%, min. 150 HUF

**3.3. Fee for selling and buying Hungarian Government Securities**

	Sale and purchase of Hungarian government securities in the secondary market not on the stock exchange	free of charge
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**3.4. Commission on the sale/purchase of securities listed on foreign stock exchanges, modification, cancellation and termination fee for orders submitted via eBroker<sup>®</sup> system<sup>36</sup>**

	Commission fee of orders on securities (shares, funds, certificates) with Italian ISIN code to be executed on an Italian stock exchange	0.7%, min. 10,000 HUF (in case of purchase +0.2%)
	Commissions on securities (shares, funds, certificates) with Spanish ISIN code traded at any stock	0.7%, min 10,000 HUF (in case of purchase +0.2%)



	exchange. (Spanish companies effected with market capitalization above 1 bln EUR).	
	Commission fee of orders on securities (shares, funds, certificates) with French ISIN code to be executed at any stock exchange	0.7%, min 10,000 HUF (in case of purchase +0,3%)
	Commission fee of orders on securities (shares, funds, certificates) with GB or IE ISIN code to be executed at English stock exchange (London Stock Exchange)	0.7%, min. 10,000 HUF (in case of purchase +0.5%)
	Commission fee of orders on the sale, purchase of securities (shares, funds, certificates) to be executed at any other stock exchange set in the Execution Policy	0.7%, min. 10,000 HUF
	Commission fee of orders on the sale or purchase of shares executed at a non-Hungarian stock exchange if the price of the unique share is less than USD 1 or EUR 1	1.0%, min. 25 000 HUF
	Fee for the modification, cancellation and expiration of the order, for each transaction, in the case of foreign securities	1.000 HUF

**3.5. Monthly fee for supplying real-time data on BSE trading data and orders to be executed on the BSE market data) <sup>37</sup>**

	Standard fee package	Business fee package	Private Investor package
	The service is not available (a free price information service with a 15-minute delay comes with the account)	7,000 HUF	2,500 <sup>38</sup> HUF

**3.6. Fee for the modification of eBroker<sup>®</sup> fee package**



	Modification during the month of the actual fee package on the basis of separate instruction	free of charge <sup>39</sup>
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#### IV. Fees for security portfolio and custody activity

##### 4.1. Fee for securities portfolio (payable quarterly) <sup>40</sup>

(Kiegészítő állomány díj: <sup>41</sup>

*Dematerialized securities*

Securities portfolio fee	In the case of HUF denominated Hungarian Government Securities and other HUF denominated debt securities	0.20%/ year <sup>42</sup> + Additional securities portfolio fee
	In the case of domestic investment units, shares and non-HUF denominated bonds	0.20%/ year <sup>43</sup> + Additional securities portfolio fee
	Investment fund units and shares issued abroad (except for investment fund units and shares distributed in Croatia, Romania and Bulgaria, and the units of the Eurizon EasyFund funds)	0.20%/ year <sup>44</sup> + Additional securities portfolio fee
	In the case of shares traded in Croatia, Romania and Bulgaria	0.5%/ year <sup>45</sup> + Additional securities portfolio fee
	In the case of all securities issued by the members of the CIB Bank Group, investment fund units managed by the Eurizon Asset Management Hungary, and the Eurizon EasyFund investment fund units	0.20%/ year <sup>46</sup> + Additional securities portfolio fee
	In the case of securities	0.20%/year <sup>50</sup> + Additional securities portfolio fee
	In the case of dematerialized securities placed in a collateral deposit	0.2% of the nominal value, min. 500 HUF/month

	In the case of securities placed on a margin collateral securities account	With respect to a given security equal to securities portfolio fee, to be applied according to the Framework Agreement on Investment Services
Additional securities portfolio fee	In the case of securities placed on securities account and CIB (Maraton) Long Term Investment Accounts	free of charge
<i>Printed securities</i>		
	Uniformly applicable, also in respect of securities received as collateral	0.3% of the nominal value, min. 500 HUF/month

<b>4.2. Security account transfer and posting</b>		
<i>Transfers</i>		
	In the case of securities denominated in either HUF, EUR or USD <sup>47</sup>	20,000 HUF/ transaction
	In case of securities denominated neither in HUF, nor in EUR, USD <sup>48</sup>	20,000 HUF/ transaction
	KELER DVP	20,000 HUF/transaction
<i>Postings</i>		
	Posting within CIB Bank	1,000 HUF/security
	Posting from a securities account to a margin collateral securities account	free of charge
	Posting from a margin collateral securities account to a securities account	free of charge

<b>4.3 Corporate events</b>		
<i>In Hungary</i>		
	Cutting of dividend/interest coupon of printed securities	20 HUF/piece, minimum 1,000 HUF
	Fee for the collection of dividend/interest on printed securities	0.5% of the nominal value, min. 5,000 HUF
	Physical supply	HUF 10 HUF/piece, min. 10,000/supply
	Physical delivery request	0.5% of the nominal value, min. 50,000 HUF, max. 500,000 HUF + printing and postal costs/delivery request



	Collection of dividends on non-physical securities	free of charge
<i>Abroad</i>		
	Opening of segregated USA tax account	250 EUR/opening
	Maintenance of segregated USA tax account	150 EUR/mth
	Dividend collection in the case of non-HUF denominated printed securities	max. 3,500 HUF
	Dividend collection on dematerialized securities	free of charge
	Participation at corporate events	10,000 HUF/instruction
	Fee for special services	Subject to special agreement
Fee for management of W-8BEN declaration with KELER for Hungarian tax resident clients	Registration fee of W-8BEN declaration at KELER	14,000 HUF/ occasion
	Fee for handling securities under W-8BEN declaration	1,000HUF/ ISIN code / order <sup>49</sup>

<b>4.4. Blocking of security and the lifting of the blocking (charged on each security and each transaction)</b>		
	Blocking on CIB account	1,500 HUF
	Release of blocking on CIB account	1,500 HUF
	Fee for a corporate event involving the blocking of the security (per blocking)	2,500 HUF
	Blocking at KELER	5,000 HUF
	Lifting of the blocking at KELER	5,000 HUF
	Joint blocking at KELER	12,500 HUF
	Joint release of blocking at KELER	12,500 HUF
	Certificate on any blocking	2,000 HUF
	Opening of segregated sub-account at KELER	2,000 HUF



4.5. Other fees		
	Fee for registry in the share register of Shareholders in the case of security stored at a custodian other than KELER Ltd.	10,000 HUF
	Fee for the certification of deposit issued by KELER Ltd. for the general meeting for a bearer security (each security, each occasion)	1,500 HUF
	Closed escrow	10,000 HUF/escrow deposit
	Fee for security replacement (based on the quantity of securities getting out of circulation, charged per piece) <sup>50</sup>	30 HUF/piece
	Exchanging the denomination of the security	1%, min. 1,000 <sup>51</sup> HUF
	Transfer fee for selling securities on a market that differs from the market of buying	80 EUR <sup>52</sup> /transfer
	Fee for the management of collateral on a segregated client account for BSE future deals (individual client segregation)	HUF 100,000 / month

## V. Payment and electronic service fees

Payment fees pertaining to the investment client account (cash withdrawal or money transfer) in case of a private person or a private entrepreneur, having no current bank account kept with CIB Bank the Schedule of Fees of Classic Product Package shall apply as it is published in CIB Bank's Retail Schedule of Fees in effect.

in case of a private person or a private entrepreneur, having current bank account kept with CIB Bank cash transfer fees pertaining to the investment client account are equivalent to the fees pertaining to the current account.

in any other case, the tariffs set forth in the Base Business fee package indicated in the Bank's retail Schedule of Fees are in effect.

For details visit the [cib.hu](http://cib.hu) internet page.



<b>VI. Other fees</b>		
	Acceptance of permanent authorisation simultaneously with the opening of the account by the private individual	free of charge
	Acceptance of permanent authorisation in every other case	HUF 1,000
	Fee for deferred financial settlement	10% / year <sup>53</sup>
	Interest charged in the case of late financial settlement	10% / year <sup>54</sup>
	Fee for extraordinary disclosure <sup>55</sup>	HUF 5,000
	Any other bank statement / certificate not qualifying as a tax certificate	HUF 5,000
	Bank confirmation for audit purposes	HUF 16.505 + VAT/request
	Private banker advisory fee <sup>56</sup>	30,000 HUF / occasion
<i>CIB Start Investment Fund Program</i>		
	Contracting fee	3 000 HUF/contract, <b>Discount:</b> until revoke 0Ft/instalment
	Monthly fee	19 999 HUF/month, <b>Discount:</b> until revoke 0Ft/month
<b>VII. Fees for tax certificates</b>		
	Year-end certificates and reports on the tax base/tax <sup>57</sup>	free of charge
	Confirmation during the year of deducted taxes on fulfillment sheets, in contract or as part of the fulfillment confirmation	free of charge

	Year-end tax certificate on standardised futures transactions <sup>58</sup>	free of charge
	Fee for any other certificate, per certificate <sup>59</sup>	5,000 HUF
	Confirmation of the purchase value of securities, per each security and document	1,000/piece HUF
	Stating or modifying the purchase value of securities over 3 workdays after crediting on the customer's account, charged on each security and in case of each document	3,000 HUF

<sup>1</sup> Charged on each started month, payable in every month.

<sup>2</sup> Publicly issued financial instruments that can be placed on the pension pre-savings account: (i) HUF-denominated bonds issued by CIB,(ii) HUF- denominated bonds issued by other issuer (iii) government securities issued by the State of Hungary; (iv) HUF-denominated shares traded on the Budapest Stock Exchange; (v) HUF-denominated certificates traded on the Budapest Stock Exchange; (vi) HUF denominated investment fund units managed by fund manager other than CIB Investment Fund Management; government securities issued by the State of Hungary; (vii) HUF-denominated securities indicated in section 2.2 of this Schedule of Fees. Financial instruments purchased in accordance with rules effective in the past can be kept are placed on the pension pre-savings account.

<sup>3</sup> Charged on every quarter year commenced, with one quarter of the annual fee payable each quarter.

<sup>4</sup> Charged for securities deposited on the pension security account and pension security deposit account. Due once a quarter year.

<sup>5</sup> Following the payment by the Customer of funds to the pension cash account, the next first transaction for the purchase of an investment instrument made on the basis of the customer's order up to the amount of such in-payment is free of charge. Further transaction fees and other fees are in line with the schedule of fees.

<sup>6</sup> Publicly issued financial instruments accepted by the Bank to CIB Maraton Securities Account: (i) HUF, EUR or USD-denominated debt securities issued by CIB Bank, (ii) HUF, EUR or USD-denominated debt securities issued by another issuer; (iii) HUF, EUR or USD-denominated government securities issued by the Hungarian State, (iv) the HUF, EUR or USD-denominated foreign investment units specified in section 2.4. of this Schedule of Fees (v) the securities specified in section 2.2. of this Schedule of Fees (vi) the HUF, EUR our USD-denominated investment units specified in section 2.3. of this Schedule if Fees, (vii) HUF, EUR or USD-denominated shares, certificates and investment units traded on the Budapest Stock Exchange; (viii) HUF, EUR or USD-denominated shares, certificates, bonds and investment unit traded on foreign stock exchanges. Financial instruments purchased in accordance with rules effective in the past can be kept on the CIB Maraton Securities Account.

<sup>7</sup> The Bank will only manage a cash long-term investment account in a currency other than forint in relation to a given long-term investment account if there is a forint-denominated cash long-term investment account related to the given long-term investment account.

<sup>8</sup> The minimum amount that must be deposited (transferred/transfer from pension pre-savings account) in order to open the account: 25,000 HUF.



- <sup>9</sup> Charged on securities deposited on the CIB Maraton Securities Account and the securities custody account. Due once a quarter year, in one amount.
- <sup>10</sup> See under point IV Fees for securities portfolio and custody activity.
- <sup>11</sup> Applies to cash withdrawals, transfers and book transfers between the customer's own accounts. Does not include the fee for transferring securities to another investment service provider, or the fees for supplementary services relating to payment transactions. The rules regulating the account termination shall be applied also in the case of the Client terminates CIB Maraton Investment account in order to transfer the account to another investment service provider based on the Act on Personal Income Tax Act.
- <sup>12</sup> Projected on price value (deal price).
- <sup>13</sup> If the investment units are bought in connection with any deposit-fixing campaign of CIB Bank Zrt. in the interest of complying with a condition determined in the promotion, a plus fee equaling 1% of the redeemed amount is charged in addition to the fee indicated if the redemption of investment units bought in connection with the promotion is effected within the period equaling to the term of the bank deposit fixed in the promotion. The calculation of the validity of the supplementary fee starts on the day of fulfillment of the buying transaction.
- <sup>14</sup> Exclusively for professional customers of Bszt. 48 (1).
- <sup>15</sup> The potential Investors of the units of the series "HUF-BGTP" issued by Eurizon Index Tracking Sub-Fund are limited, only by NTH Zrt. (Nemzeti Tőkeholding Zártkörűen Működő Részvénytársaság, registered office: 1027 Budapest, Kapás utca 6-12.; company registration number: 01-10-142117) on its website on 1 March 2023. (Hungarian Development Bank Ltd. (registered office: 1051 Budapest, Nádor utca 31; company registration number: 01-10-041712) and companies under the Securities Sub-Programme of the Baross Gábor Capital Programme announced on 202323, and investment funds managed by companies under the majority or more influence of MFB Zrt.)
- <sup>16</sup> Exclusively for professional customers of Bszt. 48 (1).
- <sup>17</sup> In the case of a redemption order fulfilled in the 15 calendar day period following the execution of the buy order (T+2 day), a fee equaling 1 % of the value calculated at the exchange rate prevailing at the time of redemption will be charged in addition to the fixed redemption fee.
- <sup>18</sup> In case of a redemption order fulfilled in the 5 calendar day period following the execution of the buy order (T), a fee equaling 0,5 % of the value calculated at the exchange rate prevailing at the time of redemption will be charged in addition to the fixed redemption fee.
- <sup>19</sup> The invested amount is the basis of fee calculation.
- <sup>20</sup> The redeemed amount is the basis of fee calculation.
- <sup>21</sup> Debited on the EUR account on T day.
- <sup>22</sup> Debited on the EUR account on T day.
- <sup>23</sup> Exclusively for Private Banking customers, minimum amount to be invested in the funds: HUF 1,000,000
- <sup>24</sup> In the case of a redemption order fulfilled in the 365 calendar day period following the execution of the buy order (T+2 day), a fee equating 2 % of the value calculated at the exchange rate prevailing at the time of redemption will be charged in addition to the fixed redemption fee.
- <sup>25</sup> In accordance with the operation regulation of the funds. Trading places in accordance with the prospectus prepared for Hungarian investors.
- <sup>26</sup> CIB Bank will not accept new distribution order on Equity Financial, Equity Energy & Materials, Equity Industrials, Equity High Tech from 14/02/2017 to 17/02/2017. CIB Bank will not accept new distribution order on Equity Europe, Equity North America, Equity Emerging Markets Asia, Equity Emerging Markets Europe Middle East & Africa, Equity Latin America from 18/02/2017 to 23/02/2017.
- <sup>27</sup> The option for switch order between EEF funds was terminated on 30<sup>th</sup> September 2017.
- <sup>28</sup> Budapest Stock Exchange (, 1054Budapest, Szabadság tér 7)
- <sup>29</sup> Exclusively in the case of BSE-listed securities. CIB Bank refunds the difference between normal and day-trade fees every day, for each transaction.
- <sup>30</sup> The minimum fee is charged on both sides of the deal.
- <sup>31</sup> General conditions have to be employed in case of transactions not mentioned in this chapter (special conditions of orders placed and services accessible via eBroker system). In case of a special fee setting the ~~special fee thus determined is valid also for orders submitted via eBroker, regardless of the fee package~~ ~~CIB Bank Ltd. 1054 Budapest, Szabadság tér 7 (CIB Bank Ltd. 1054 Budapest, Szabadság tér 7), registered office: Metropolitan Court of Registry: Metropolitan Court of Registration Court reg. no.: Cg. 01-10-041004 VAT number: 10136915-4-44 Group VAT ID: 17781028-5-44 Group Community VAT ID: HU17781028 Stock Exchange membership: Budapest Stock Exchange Ltd. Activity permit no.: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) code: CIBHHUHB~~

- <sup>32</sup> The Bank passes on to its customers the stamp duty (in the case of securities whose ISIN code starts with the characters GB and IE) and other extra fees emerging in conjunction of the execution of the order.
- <sup>33</sup> General conditions have to be employed in case of transactions not mentioned in this chapter (special conditions of orders placed and services accessible via eBroker system). In the case of a special fee setting the special fee thus determined is valid also for orders submitted via eBroker, regardless of the fee package.
- <sup>34</sup> It is set for the next calendar quarter year after prompt share turnover worth 1.500.000.000 HUF was transacted on BSE in one quarter year. The benefit is valid till cancelled and for any fee package.
- <sup>35</sup> Exclusively in the case of securities listed on the BSE. From the various sale and purchase orders given via eBroker® a list of day-trade transactions is automatically generated, in respect of which CIB Bank reimburses the difference between the normal and the day-trade fees in a lump sum every day, based on the total day-trade transactions of the given day.
- <sup>36</sup> Foreign bond orders are not available via eBroker® system. The commission fees are charged regardless fee package.
- <sup>37</sup> All customers whose monthly fee for orders pertaining to the purchase or sale of domestic shares given via the eBroker® system reach or exceed, in total, at least HUF 1,000 and who had Business or Private investor package in the whole calendar month are entitled to a discount of HUF 1,000 off the monthly fee associated with the individual fee packages (Business, Private Investor), in the form of account credit. Details of the latest additional fee discounts are available on the [http://www.ebroker.hu/menu\\_kondiciok.shtml](http://www.ebroker.hu/menu_kondiciok.shtml) website.
- <sup>38</sup> The Private Investor package may be selected exclusively by the Subscriber who is entitled, in line with the provisions of the Subscription Contract, to use the Information only for non-business purposes. Only the natural person, who can show any time onto BSE request document justifying a valid identity, as determined in prevailing legal provisions, is entitled to execute the Subscription Contract as Private Subscriber.
- <sup>39</sup> The modification can be effected by the customer exclusively in eBroker trading system, in the „Settings” menu item. The monthly package fee will be charged at the end of each month. The monthly package fee will be charged in proportion to usage if the customer did not have the package in the whole calendar month.
- <sup>40</sup> In the given quarter year, it is considered on the basis of the value of the portfolio recorded on the security account, weighed by the number of days. The basis of projection is the number of the days of the quarter year. The fee indicated is an annual fee. The minimum fees: for private persons 1200 HUF/quarter year which is not charged if fee would be 0 HUF calculated upon the actual volumes in the quarter year.
- <sup>41</sup> Charged – up to HUF 30 million portfolio - on securities deposited on the Securities Account and the CIB (Maraton) Securities Account and the securities custody account. If Portfolio is higher than HUF 30 million, fee will be charged proportionally on each account. Charged on every quarter year, in one amount. Fee is calculated with the same methodology as securities portfolio fee.
- <sup>42</sup> On the nominal value.
- <sup>43</sup> Calculated on the basis of the net asset value in the case of domestic investment units; on the basis of market value in the case of domestic shares; on the basis of nominal value in the case of foreign bonds (in the case of non-HUF denominated securities by using the MNB closing foreign exchange rate for the given day in respect of the daily closing balances). If the net asset value, market price is more than 30 days old, the calculation is based on the nominal value.
- <sup>44</sup> Calculated on the basis of the net asset value of the investment units, and of market value in the case of shares, using the given day’s MNB foreign exchange rate in respect of the daily closing balances. If the net asset value, market price is more than 30 days old, the calculation is based on the nominal value.
- <sup>45</sup> Calculated at nominal value in the case of foreign bonds, and at market value in the case of foreign shares, using the given day’s MNB foreign exchange rate in respect of the daily closing balances. If the market price is more than 30 days old, the calculation is based on the nominal value.
- <sup>46</sup> Calculated on the basis of the net asset value of the investment units and nominal value in the case of CIB bonds, using the given day’s MNB foreign exchange rate in respect of the daily closing balances. If the net asset value is more than 30 days old, the calculation is based on the nominal value.
- <sup>47</sup> The Bank passes on its Customers the fees of sub-custody and other extra fees emerging in connection with the execution of orders
- <sup>48</sup> Calculated on the basis of the net asset value of the investment units and nominal value in the case of CIB bonds, using the given day’s MNB foreign exchange rate in respect of the daily closing balances. If the net asset value is more than 30 days old, the calculation is based on the nominal value.
- <sup>49</sup> ~~Except in the case of those orders that will be settled by KEPLER only, after the submission of W-8BEN declaration~~
- CIB Bank Ltd. H-1024 Budapest, Petővezselem utca 2-8 H-1995 Budapest Phone: (36 1) 423 1000 Fax: (36 1) 489 6300 Court of Registration Metropolitan Court of Registration Court reg. no.: Cg. 01-10-041004 VAT number: 10136915-4-44 Group VAT ID: 17781028-5-44 Group Community VAT ID: HU17781028 Stock Exchange membership: Budapest Stock Exchange Ltd. Activity permit no.: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) code: CIBHHUHB

- <sup>50</sup> If the customer requests the new securities received against the old replaced ones in physical form, then, over and above the replacement fee, he has to pay the physical shipment fee as well.
- <sup>51</sup> On the nominal value
- <sup>52</sup> Transactions of selling securities on a market that differs from the market of buying are considered as transfers in cases when the securities need to be transferred by the Bank. The amount of the transfer fee is 80 EUR or equivalent amount in the currency of selling. The conversion executed on the prevailing rate published by NBH.
- <sup>53</sup> The collection of the fee takes place every day within the deferred payment period, up to the value of credits made on the Investment Client Account. After the expiry of the deferment period, any still-outstanding fee liabilities are charged by the Bank to the customer's Investment Client Account, regardless of the balance of the account.
- <sup>54</sup> Charged on the debit balance of the Investment Client Account. The same fee is charged in the case of a negative balance on the client account due to cash withdrawal made prior to day T+3. The Bank charges the Investment Client Account with the projected late-payment interest up to the amount of the positive balance thereof.
- <sup>55</sup> In case of an extraordinary disclosure by the bank requested in addition to the disclosure methods determined in the General Terms and Conditions.
- <sup>56</sup> Regarding the Bszt. 5.§.(1) e) investment consultant services by Private Banker max. 2 hours/occasion. The fee is also published for information on "Charges and commissions for bank accounts of private individuals".
- <sup>57</sup> Tax certificates sent by the Bank via postal service or via eBroker system
- <sup>58</sup> In case of an extraordinary disclosure by the bank requested in addition to the disclosure methods determined in the General Terms and Conditions.
- <sup>59</sup> Replica of the tax certificate sent via postal services, or paper-based delivery of tax certificate sent by the Bank via eBroker system