CIB BANK
Intesa Sanpaolo Group

LIST OF CONDITIONS
CIB Csemete Savings Account
For private individuals

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

Effective: 9th January 2027

The CIB Csemete Savings Account can be opened from the age of 0, but for underaged individuals under the age of 14 solely by their statutory sepresentative**.**

The following documents are required to open an account:

For a statutory sepresentative*:*

- *Valid identity document (identity card/passport/driving licence)*
- *Address card*

For underaged:

- *Valid identity document (identity card/passport,)*
- *Address card*

The account can only be opened in a bank branch.

CIB CSEMETE SAVINGS ACCOUNT INTEREST RATE BAND		
Condition	**Lane limits**	**Type of annual interest**
If the amount saved in the given monthly interest period is **at least HUF 5,000** and the account is not debited in the same period[1,2]	**On the part between between HUF 0 - 1 million**	**Increased interest**
	On the part in excess of HUF 1 million	**Standard interest**
If the amount saved in the given monthly interest period is **less than HUF 5,000 or zero** and the account is not debited in the same period[1,2]	**On the full amount**	**Standard interest**
If the account is debited during the given monthly interest period[2]	**On the full amount**	**Standard interest**

Type of annual interest	Annual interest rate
Standard interest	**0,01%**
Increased interest*	**0,05%** 2023.10.06 - 31.12.2026: **5,00 %**

In the case of the CIB Csemete Savings Account, the interest period is defined as the period from the last bank working day of the month preceding the given month to the penultimate bank working day of the given month; in other words, the last bank working day of the month is part of the following monthly interest period. Exceptions to this is the December interest period, where the last day of it is always 31st of December, and the January interest period, where the first day of it is 1st of January.

* Interest rate after the age of 14, regardless of the amount deposited in the account: standard interest.

CIB BANK
Intesa Sanpaolo Group

LIST OF CONDITIONS
CIB Csemete Savings Account
For private individuals

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

Effective: 9th January 2027

Until the last calendar day of the month in which the Customer reaches the age of 14 years, the Customer is entitled to the preferential interest discount of the CIB Csemete Savings Account.

The Bank reserves the right to provide the Customer with the CIB Csemete Savings Account after the Customer reaches the age of 14, but until the last calendar day of the month in which the Customer reaches the age of 18, but the Customer is not obliged to apply for the preferential interest rate discount in this respect.

CIB CSEMETE SAVINGS ACCOUNT[1] BASIC CONDITIONS	
EBKM	0,01 % - 5%
Unauthorised overdraft interest	Its value is exactly the same as the interest rate on the list of conditions for private bank accounts for forced loans
Minimum amount to open an account	HUF 5 000
Account management	
Monthly account management fee	HUF 0
Account opening fee	HUF 0
Account closure fee	In case of closure of the account within six months of account opening: HUF 7 638 For closing an account more than 6 months after account opening: HUF 0
Regular monthly statement by post	HUF 0
Access regular monthly statement via CIB Bank mobile app [3], CIB Bank Online	HUF 0
Separately requested statement, certificate[3] for a period within the past 6 months for a period before the past 6 months	 HUF 1 644 HUF 3 289
Payments	
Cash deposit at a bank branch in HUF	0.449% + HUF 74, max. HUF 15 318
fee the processing of coins if more than 50 coins are deposited	4.92%
Currency deposit to a HUF or foreign currency account	0.449% + HUF 74, max. HUF 15 318
Loads	
FORINT TRANSACTIONS	
Instant Bank-to-bank GIRO transfer[4]	
CIB Bank mobile app, CIB Bank Online	1.212%, min. 11 032, max. HUF 87 163
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:

	0.493%, min. 206, max. HUF 51 021
CIB TPP channel	1.049%, min. 206, max. HUF 76 337
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.493%, min. 206, max. HUF 51 021
Bank-to-bank GIRO transfer [4]	
CIB Bank mobile app, CIB Bank Online	1.049%, min. 206, max. HUF 76 337
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.493%, min. 206, max. HUF 51 021
CIB TPP channel	1.049%, min. 206, max. HUF 76 337
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.493%, min. 206, max. HUF 51 021
CIB24	1.093%, min. 394, max. HUF 76 337
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.537%, min. 394, max. HUF 51 021
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1.502%, min. 821, max. HUF 76 337
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.93%, min. 821, max. HUF 51 021
Instant Intrabank transfer [4]	
CIB Bank mobile app, CIB Bank Online	1,019%, min. 199, max. HUF 74 879
CIB TPP channel	1,019%, min. 199, max. HUF 74 879
Intrabank transfer[4]	
CIB Bank mobile app, CIB Bank Online	1,019%, min. 199, max. HUF 74 879
CIB TPP channel	1,019%, min. 199, max. HUF 74 879
CIB24	1.063%, min. 385, max. HUF 74 879
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1.253%, min. 637, max. HUF 74 879
Transfer between the Client's own accounts kept at CIB Bank [4]	

CIB Bank mobile app, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24	HUF 408
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0.408%, min. 327, max. HUF 22 346
FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFERS ABROAD [4,8]	
Bank-to-bank transfer [,9,10,11]	
CIB Bank mobile app, CIB Bank Online	1,032%, min USD 33.78, max USD 1018,54
CIB TPP channel	1,032%, min USD 33.78, max USD 1018,54
CIB24	1.312%, min. USD 33.44, max. USD 1027,18
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1.360%, min. USD 34.86, max. USD 1085,51
Expedition fee for execution with a T-day value date in the case of EUR, USD, GBP and CAD	USD 62.94
SEPA[12] and other transfer in EUR in the EEA Region (except domestic transfer) [9,11]	
CIB Bank mobile app, CIB Bank Online	1.049%, min. 206, max. HUF 76 337
CIB TPP channel	1.049%, min. 206, max. HUF 76 337
CIB24	1.093%, min. 394, max. HUF 76 337
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1,502%, min. 821, max. HUF 76 337
Domestic SEPA[12] and other transfer in EUR outside the EEA Region [9,11]	
CIB Bank mobile app, CIB Bank Online	1,009%, min. EUR 29.48, max. EUR 890,87
CIB TPP channel	1,009%, min. EUR 29.48, max. EUR 890,87
CIB24	1.238%, min. EUR 29,20, max. EUR 898,40
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1.330%, min. EUR 30,46, max. EUR 949.30
Expedition fee for execution with a T-day value date in EUR in the EEA Region	EUR 56.38
Intrabank transfer [9,10,11]	
CIB Bank mobile app, CIB Bank Online	USD 39.07
CIB TPP channel	USD 39.07
CIB24	0.733%, min. USD 22.74, max. USD 468.68
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0.757%, min. USD 23.74, max. USD 486.47

LIST OF CONDITIONS
CIB Csemete Savings Account
For private individuals

100 000 EURÓIG
OBA
BIZTOSÍTOTT BANKBETÉT

Effective: 9th January 2027

Transfer between the Customer's own accounts kept at CIB Bank	
CIB Bank mobile app, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24	USD 10.82
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	USD 11.28
Surcharge for foreign currency transfers (including between the Client's own accounts) that require manual processing	USD 3.27
HUF transfer abroad[11]	0.585%, min. HUF 16 377, max. HUF 239 154
Fee for the cancellation of an order (including recalling), or the modification of an order Intrabank order Bank-to-bank order	 HUF 821 / transaction HUF 1 644 / transaction
HUF Cash withdrawal from cash desk in a bank branch [4,5] - fee for coin processing if more than 50 coins are withdrawn	3.261%, min. HUF 2 349, max. HUF 235 520 4.92%
Cash withdrawal in foreign currency from cash desk in a bank branch[,5]	2.873%, min. HUF 2 349, max. HUF 235 520
Fee for failing to make a cash-desk withdrawal after giving ad notice, or for withdrawing more than HUF 1 million (or the equivalent in foreign currency) without giving advance notice[4,5]	HUF 21 375 / occasion
Correspondence fee	HUF 821
ELECTRONIC SERVICES **Electronic Bank**	
CIB Internet-based Electronic Services (CIB Bank mobile application, CIB Bank Online)	
Registration fee	HUF 0
Monthly fee	HUF 0
Fees for password generator	
CIB Hard Token The possibility to apply for tokens will be abolished from 1 January 2024, replacement will not be possible from the 1st of January 2026	
CIB Hard Token usage fee	HUF 552 / month / User
DATES OF DEBITS, CREDITS	
Frequency of interest payments	Every calendar month,on the last bank working day
Frequency of interest charged on an overdraft	The last bank working day of every month

Legal additions:

The costs of the services provided by the Bank to the Customer exceeding the usual extent, in particular the costs of any official proceedings, the costs of hiring an intermediary, legal and other expert costs, postage and fees, shall be borne by the Customer.

Fees and commissions charged by the bank are not debited to the CIB Csemete Savings Account. The following transactions that result in a reduction of the balance of the CIB Csemete Savings Account are considered a debit (debit Transaction): cash withdrawal made by the Bank to the account, interbank transfer via GIRO, intrabank transfer and transfer between the Customer's own accounts with CIB Bank. A debit is also considered a debit if the bank debits the CIB Csemete Savings Account because the bank exercises its right of set-off in respect of its claims against the Business Customer.

Termination of bank account: If the amount that may be returned after the termination/expiry of the Bank Account (e.g. pro rata account management fee, card fee, etc.) is lower than the fee payable to the bank for the payment/transfer of the amount according to the List of Conditions in force at the time, the payment/transfer is free of charge. Otherwise, the amount of the payment/transfer shall be reduced by the fee set out in the List of Conditions in force at the time.

1. The CIB Csemete Savings Account may be applied for a Customer of the Bank who has not yet reached the age of 14 at the time of opening the Account.
2. CIB Bank is a member of the National Deposit Insurance Fund (NDIF), so its deposits are insured under the Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises.. The Bank calculates interest based on the number of days actually elapsed and 365 days per year.
   In the event of termination of the Savings Account, no interest will be payable for the period from the last Banking Day of the month preceding the calendar month of termination to the Banking Day preceding the day of termination, i.e. for a fraction of a month.
3. In all cases, the first paper extract for a given month is free of charge.
4. The Statutory Representative may dispose of the CIB Csemete Savings Account up to the positive balance of the CIB Csemete Savings Account, up to a maximum of forty-five times the amount of the social projection fund - currently HUF 1,282,500 - as defined in Article 26/B (3) of Government Decree 149/1997 (IX./10) on guardianship authorities and child protection and guardianship proceedings.
5. The Bank assumes no obligation to execute large cash withdrawals at a time that has not been agreed in advance.

   Notice of withdrawals of large amounts of cash must be given to the Bank in advance, either verbally (by telephone, CIB24/in person) or in writing as follows:

   Giving advance notice of the withdrawal of large sums of cash:

Deadline for giving notice		Daily amount of cash withdrawal		
		HUF	EUR, USD	Other
1 bank working day before the withdrawal	Monday-Thursday up to 15:00 Friday up to 14:00	1,000,000 – 10,000,000	1,000 – 5,000	Up to the equivalent of USD 5,000
2 bank working days before the withdrawal		Over 10,000,000	Over 5,000	Over the equivalent of USD 5,000

Giving advance notice of a cash withdrawal and cash deposit of more than 50 coins:

- Advance notice of cash withdrawals and cash deposit of up to HUF 500 000 must be given 2 working days before the withdrawal or deposit.
- Notice of cash withdrawals and cash deposit of over HUF 500,000 must be given 3 working days before the withdrawal or deposit by 15:00 from Monday to Thursday and by 14:00 on Friday, and a list of denominations must be provided

6. Footnote 6 has been deleted

7. Footnote 7 has been deleted
8. In addition to the commission payable on foreign currency transactions involving the Client's Bank Account, any out-of-pocket expenses (e.g. postal charges, DHL courier charges, etc.) related to the executed transactions, as well as any justified fees and commissions incurred due to the involvement of an intermediary bank or banks may – as chosen by the Parties – be charged either to the Client or to the Originator of the foreign currency transaction. (These include, in the case of outgoing foreign-currency payments to destination countries that use the IBAN international bank account number format, the fee charged by the foreign bank if the beneficiary's IBAN-format account number was indicated erroneously on, or omitted from, the payment order.) In case of transfers outside the EEA, if the Client agrees to pay all the fees and charges associated with the transfer, the Client must ensure that sufficient funds are available on the designated account to cover such costs. The precise amounts of the fees and charges differ from bank to bank. Upon fulfilment, the HUF value of the foreign currency transfer fees and costs (e.g. SWIFT), as well as any justified fees and commission incurred due to the involvement of an intermediary bank/banks, financial or other institutions (e.g. surcharge of manual processed transfers), are charged to the Client as and when they arise. These costs can arise in both outbound and inbound foreign currency transfers and can therefore be debited. Transfer orders submitted on a transfer order form are accepted by CIB Bank only on a special foreign currency transfer order form.
9. CIB Bank's sell/buy foreign exchange rate valid on the date of debiting the account is applied to calculate the amount of orders submitted in a currency different from that of the account debited.

   EEA Region: institution established by certain members of the European Union and European Free Trade Association (EFTA), an extension of the European Union's single market. Member States: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Greece, Netherlands, Croatia, Ireland, Poland, Latvia, Lithuania, Luxembourg, Hungary, Malta, Germany, Italy, Portugal, Romania, Spain, Sweden, Slovakia, Slovenia, Iceland, Liechtenstein, Norway.

   SEPA: Single Euro Payments Area – business partners within the area can execute their Euro Payment Transactions (SEPA-Transfer, - Collection and Card Payments) regardless of their place of residence (inhabitancy) - within or outside the border - under the same basic conditions, rights and obligations. (Single Euro Payments Area): a payment instrument for sending and receiving payments in Euro, using unified standards and rules, a common European payment tools in the European Economic Area. (Further information: https://www.mnb.hu/fogyasztovedelem/bankszamlak/szolgaltatasok/mi-az-egyseges-euro-fizetesi-ovezet-sepa)
10. In the case of foreign exchange transfer orders with a beneficiary who keeps their account with a financial service provider established outside the EEA, if the account holder doesn't agree to pay the foreign bank charges, the transferred amount could be credited to the bank account of the beneficiary reduced by any arising intermediary bank charges, which differ from bank to bank.
11. Pursuant to Act CXVI of 2012 on Financial Transaction Levies (Article 3(4) thereof), for customers who are not considered as Hungarian citizens (i.e., from another Member State or from another state) for tax purposes, the transaction fee rate specified below shall be reduced by 0.45% for fees specified "in %" and by 20. 000 HUF per transaction (50,63 EUR / 54,41 USD per transaction for transactions involving a foreign currency account), except for transactions to the Hungarian State Treasury.
12. As of 9 January 2027, the Bank will provide the SEPA Instant Credit Transfer service, under which the Bank will credit the amounts of EUR transfers initiated as SEPA Instant Credit Transfers to the beneficiary's payment account free of charge, in accordance with the provisions of the Special Terms and Conditions for Bank Accounts and Payment Transactions for Consumers and Sole Proprietors. However, the initiation of SEPA Instant Credit Transfers will not be available for the time being.