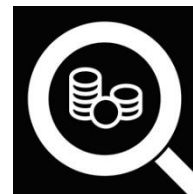


**CIB BANK**

## Fee Information Document



**Name of the account provider:** CIB Bank Zrt.

**Account name:** CIB Piggy Bank Account

**Date:** 01.01.2024

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in List of conditions for CIB Piggy bank accounts of private individuals; General Retail banking Business Regulations for Consumers and Sole Traders, Information on interest tax. Access to conversion rates: <https://net.cib.hu/maganszemelyek/arfolyamok/arfolyamok>
- A glossary of the terms used in this document is available free of charge.

Service	Fee		
General account services			
Maintaining the account	Account management and package fee with electronic statement without discount	Monthly fee	0 HUF
		<b>Total annual fee</b>	<b>0 HUF</b>
	Account management and package fee with paper-based statement without discount	Monthly fee	0 HUF
		<b>Total annual fee</b>	<b>0 HUF</b>
	<hr/>		
	Account closing fee		-
Account change fee		-	

	Instant-access interest rate (annual)	<p>If the amount saved in the given monthly interest period is at least HUF 10 thousand, and the account is not debited in the same period On the part between 0 and HUF 5 million 0.05% On the part in excess of HUF 5 million 0.01%</p> <p>If the amount saved in the given monthly interest period is less than HUF 10 thousand, or is zero, and the account is not debited in the same period On the full amount 0,01%</p> <p>If the account is debited during the given monthly interest period On the full amount 0.01%</p>	0.01%-0.05%
	AER value	[AER]	0.01%-0.05%
<b>Internetbank and mobile application service</b>	Monthly and annual fee for internetbank, mobile bank, online services	<p>[CIB Bank mobile application] Monthly fee</p> <p><b>Total annual fee</b></p>	<p>0 HUF</p> <p><b>0 HUF</b></p>
<b>SMS service</b>	<p>Signatory SMS message fee (pcs)</p> <p>Notification/other SMS fee (pcs)</p> <p>SMS service/package fee</p>	<p>SMS fee</p>	<p>-</p> <p>88 HUF/SMS</p> <p>535 HUF/month</p>
<b>Phonebanking service</b>			-
<b>Payments (excluding cards)</b>			

Domestic credit transfer in HUF	Outside the account-managing bank, electronically	[CIB Bank mobile application, CIB Bank Online]	0,698%, min. 163, max. 51 456 HUF
	Outside the account-managing bank, by phone	[CIB 24]	0,732%, min.311, max. 51 456 HUF
	Outside the account-managing bank, in paper format (at the branch)	Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1,053%, min. 646, max. 51 456 HUF
	Inside the account-managing bank, electronically	[CIB Bank mobile application, CIB Bank Online]	0,675%, min. 158, max. 50 311 HUF
	Inside the account-managing bank, by phone	[CIB 24]	0,709%, min. 303, max. 50 311 HUF
	Inside the account-managing bank, in paper format (at the branch)	Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0,858%, min. 502, max. 50 311 HUF
Standing order	Service not available		-
Direct debit	Service not available		-
Credit transfer in EUR (SEPA)	Service not available		-
Credit transfer in other currencies	Service not available		-
Crediting of foreign currency amounts			-
Cards and cash			
Providing a debit card	Service not available		
Providing a credit card	Service not available		
Purchases with debit or credit cards in Hungary	Service not available		-
Purchases with debit or credit cards abroad	Service not available		-
Domestic cash withdrawal	Service not available		-

Cash withdrawal abroad	Service not available			-
Domestic cash deposit	HUF cash deposit to a proprietary branch (in case of Bank Account Agreement signed before 01.07.2021.)			0 HUF
	HUF cash deposit to a proprietary branch (in case of Bank Account Agreement signed on or after 01.07.2021.)		0,3 % + HUF 50, max. HUF 10 000 (Promotion: HUF 0 until 30.09.2021)	
	HUF cash deposit to a third-party branch			0 HUF
Overdrafts and related services				
Arranged overdraft	Service not available			
Other services				
Limit modification	Service not available			-
Issuing and providing certificates	Paper-based copy of the regular monthly bank account statement sent by post	Separately requested statement, certificate for a period within the past 6 months		1 292 HUF
		for a period before the past 6 months		2 585 HUF

We would like to draw your attention to the Bank Account Selection Program operated by, and accessible on the website of the Central Bank of Hungary, as well as to the comparative website, where the fees charged by payment service providers for payment accounts kept for consumers and the applied interest rates can be compared free of charge.