

**CIB BANK****LIST OF CONDITIONS****CIB Piggy Bank Account
(for Private Individuals)***Effective from: 1st July 2020*

CIB PIGGY BANK ACCOUNT TIERED INTEREST		
Condition	Tier limits	Annual interest
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 ^{1,2}	On the part between 0 and HUF 5 million	0.05%
	On the part in excess of HUF 5 million	0.01%
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 ^{1,2}	On the full amount	0.01%
If the account is debited during the given monthly interest period ²	On the full amount	0.01%

In the case of the Piggy Bank 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.

A CIB Piggy Bank account may be opened by persons aged 18 or over. One customer may hold a maximum of 3 CIB Piggy Bank Accounts at the same time.

AER (EBKM): 0.01% - 0.05%

ACCOUNT MANAGEMENT	
Frequency and due date of interest payment	every calendar month, on the last bank working day
Monthly account management fee	HUF 0
Regular monthly account statement by post	HUF 0
Regular access to monthly statements via CIB Internet Bank, CIB Bank mobile application¹⁰ and CIB Bank Online⁶	HUF 0
Separately requested statement, certificate³ for a period within the past 6 months for a period before the past 6 months	HUF 1,129 HUF 2,258
Fee for changing account signatory	HUF 565
Registration of a beneficiary in the event of death	HUF 1,694
Bank change fee¹¹	HUF 990 (for contracts concluded on or after 21.06.2017)
DEPOSITS	
Cash deposit at a bank branch – fee for coin handling if more than 50 coins are deposited	HUF 0 3.39%
Cash deposit with a postal cash transfer order	HUF 113 + 0.39%/transaction

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DEBITS	
Bank-to-bank transfer via GIRO¹²	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0.61%, min. HUF 143, max. HUF 40,940
	In the case of a HUF transfer initiated from a HUF account to an account opened for the purpose of trading government securities at the Hungarian State Treasury: 0.34%, min. HUF 143, max. HUF 35,000
CIB TIPP channel	0.61%, min. HUF 143, max. HUF 40,940
	In the case of a HUF transfer initiated from a HUF account to an account opened for the purpose of trading government securities at the Hungarian State Treasury: 0.34%, min. HUF 143, max. HUF 35,000
CIB24	0.64%, min. HUF 272, max. HUF 40,940
	In the case of a HUF transfer initiated from a HUF account to an account opened for the purpose of trading government securities at the Hungarian State Treasury: 0.37%, min. HUF 272, max. HUF 35,000
In paper format, Electronic Signature Pad	0.92%, min. HUF 565, max. HUF 40,940
	In the case of a HUF transfer initiated from a HUF account to an account opened for the purpose of trading government securities at the Hungarian State Treasury: 0.65%, min. HUF 565, max. HUF 35,000
Bank-to-bank instant GIRO transfer	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0.61%, min. HUF 143, max. HUF 40,940
Intrabank transfer	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0.59%, min. HUF 138, max. HUF 39,940
CIB TIPP channel	0.59%, min. HUF 138, max. HUF 39,940
CIB24	0.62%, min. HUF 265, max. HUF 39,940
In paper format, Electronic Signature Pad	0.75%, min. HUF 439, max. HUF 39,940
Intrabank instant transfer	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0.59%, min. HUF 138, max. HUF 39,940
Transfer between the Client's own accounts	

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kept at CIB Bank	
CIB Internet Bank, CIB Bank mobile application , CIB Bank Online	HUF 0
CIB TIPP channel	HUF 0
CIB24	HUF 282
In paper format, Electronic Signature Pad	0.17%, min. HUF 226, max. HUF 7,904 (Special offer until 31.12.2020: HUF 0)
Fee for the procedure for cancelling (including recalling) orders, or for the modification of orders	
Intrabank order	HUF 565/order
Bank-to-bank order	HUF 1,129/order
Cash withdrawal at the cash desk of a bank branch⁴ – fee for coin handling if more than 50 coins are withdrawn	1.07%, min. HUF 940, max. HUF 112,339 3.39%
Fee for failing to make a cash-desk withdrawal after giving advance notice, or for withdrawing more than HUF 1 million (or equivalent in foreign currency) without giving advance notice⁴	HUF 11 291/occasion
Recording of an incoming collection order based on an authorisation letter, official transfer order and transfer ruling or a collection order, formerly with the purpose code “2”, on the grounds of foreclosure	HUF 1,470
OPTIONAL SUPPLEMENTARY SERVICES	
Monthly premium for the HUF 1,000,000 insurance policy providing cover for accidental death⁵	HUF 139
Monthly premium for the HUF 1,000,000 insurance policy providing coverage for death due to any cause⁵	HUF 399 Not available after 08.08.2013.
Monthly premium for the HUF 8,000,000 accident insurance policy⁵	HUF 999 Not available after 08.08.2013.
Monthly premium for the HUF 8,000,000 insurance policy providing coverage for death due to any cause⁵	HUF 2,499 Not available after 08.08.2013.

- The amount saved in the given monthly interest period may be deposited in cash at a branch cash desk, or transferred to the Piggy Bank account, and does not include the interest payments credited by the Bank.
- The fees and commission charged by the Bank do not qualify as debits on the Piggy Bank Account. The following count as debits (debit Transactions) resulting in a decrease in the balance of the Piggy Bank Account: cash withdrawals, transfers between the Client's own accounts kept at CIB Bank, and transfers to other accounts, executed by the Bank to the debit of the account. It also counts as a debit if the Bank debits the Piggy Bank Account while exercising a right of offsetting in respect of its outstanding claims from the Client.
- The first paper-based bank statement for the given month is always HUF 0.
- Notice of the following cash withdrawals must be given to the Bank in advance, either verbally (by phone or via CIB24, or in person), or in writing:

Deadline for giving notice	Daily amount of cash withdrawal		
	HUF	EUR, USD	Other

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1 working day in advance	On Monday to Thursday by 15:00, on Friday by 14:00	1 000 000 – 10 000 000	1 000 – 5 000	Up to the equivalent of USD 5 000
2 working days in advance		Over 10 000 000	Over 5 000	Over the equivalent of USD 5 000

The Bank does not guarantee the availability at its cash desks of amounts that are subject to the above advance-notice obligation but have not been requested in advance.

Advance notice obligation with respect to coins (for quantities above 50 coins):

- up to HUF 500 000, the request must be submitted to the Bank on the banking day preceding the withdrawal by 2 working days,
 - above HUF 500 000, the request must be submitted to the Bank in writing, accompanied by a list of requested denominations, on the banking day preceding the withdrawal by 3 working days – by 15:00 on Monday to Thursday, and by 14:00 on Friday.
5. This Supplementary Service is provided based on the insurance contract concluded by the Bank with Generali-Providencia Biztosító Zrt.
6. Fee applicable in the case of an agreement concluded after 8 August 2013 with regard to the sending or making available of the monthly statement via an Electronic Service, on the understanding that in every case the first paper-based monthly statement for the given month is free of charge.

If the **Bank Account Agreement is terminated**, the cash withdrawal, bank-to-bank transfer, intrabank transfer or book transfer between the Client's own accounts of an amount less than HUF 1 000 – or the equivalent in foreign currency determined based on the valid mid-rate quoted by the Bank on the day of execution by the Bank of the payment order to this effect – is free of charge.

In the event of closure of a Piggy Bank Account, the Bank will not pay interest for the period, that is the fraction of the month, lasting from the last day of the calendar month preceding the closure until the Banking Day preceding the day of closure.

Unauthorised overdraft interest: 27.99% Our Bank is a member of the National Deposit Insurance Fund, therefore, its deposits are insured in line with the provisions of Act CCXXXVII/2013 on credit institutions and financial enterprises. The Bank determines the interest on the basis of the number of days actually elapsed and on a 365-day year.

ELECTRONIC SERVICES	
CIB Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online)⁷	
Registration	HUF 0
Subscription fee for security SMS text messages (notification of logins and blocking)	HUF 56/month/user
Fees for password generators⁷	
Token usage fee	HUF 56/month/user
Easy Token usage fee (Not available after 15.02.2019.)	HUF 56/month/user
CIB mobilToken usage fee	HUF 56/month/user
CIB Hard Token usage fee	HUF 299/month/user
CIB Hard Token request fee	HUF 1.499/user
One-off fee for CIB Hard Token replacement (if the Token is lost or becomes unusable or unreliable)	HUF 2,823
CIB Mobilbank⁸	

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SMS text messages on debits and credits on the account (account monitoring service)	HUF 236/month
Fee per SMS message ⁹	HUF 25/SMS
CIB TIPP channel	
-Registration fee	HUF 0
- Monthly fee	HUF 0
CIB Internet-based Electronic Services (CIB Bank mobile application)	
-Registration fee	HUF 0
- Monthly fee	HUF 0

7. After 8 August 2013 new Internet Bank Agreements stipulating identification with a password may not be concluded. In the case of a Full Service Package, an existing agreement may not be amended to stipulate identification with a password. After 31 March, 2014, the Password Identification Method is only possible in the case of Users with the Querying or Data Entry Service Package, if the User Bank has Basic, Full or Card service package, the Bank has limited the Electronic Service.
8. The CIB Mobilbank monthly subscription fee is charged per telephone number. If the Account Monitoring Service is used, the Bank sends a text message on any transactions exceeding HUF 500. The customer is free to change this limit via CIB24 or the CIB Internet Bank, or in the branch. The monthly fees for the service are debited for the first time on the day that use of the service begins, and every month thereafter on the day of the month on which the service was requested.
9. The SMS fee is charged on the basis of the number of SMS text messages sent by the Bank. The SMS fee is charged monthly, in a single amount, starting from the day on which the service is requested.
10. Currently the service is not yet available via the CIB Bank mobile application or the CIB Bank Online channel. After the introduction of the CIB Bank mobile application and CIB Bank Online, the Bank will continuously expand until 31 December 2018 the scope of services that are available via the application and the platform. The Bank will notify Clients of the introduction of the new banking service at least 5 days before the date of the introduction in a message sent via an Announcement and the Internet Bank.
11. The bank change fee will be charged during a bank account change procedure as defined in Govt. Decree 263/2016 (VIII. 31.) on the changing of payment accounts, if the bank account affected by the change of account, regulated by the present list of conditions, is closed. The bank change fee is a fee payable to the Bank, as the earlier payment service provider, in connection with the account change procedure, over and above the account closure fee in the case of contracts concluded on or after 21 June 2017.