

FOREIGN EXCHANGE INTEREST RATES FOR TIME DEPOSITS OF INDIVIDUALS AND PRIVATE ENTREPRENEURS

Valid from 4th of March 2024.

Standard time deposit rates:

Period	CIB Classic deposit							
	EUR		USD		GBP		CHF	
	Interest p.a. ¹	UDRI	Interest p.a. ¹	UDRI	Interest p.a. ¹	UDRI	Interest p.a. ¹	UDRI
1 month	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
3 months	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
6 months	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
12 months	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
24 months	0,10%	0,10%	0,10%	0,10%	0,10%	0,10%	0,10%	0,10%

Period	CIB Electronic deposit Only via CIB Bank Online and CIB Mobilapp	
	EUR	
	Interest p.a. ¹	UDRI
1 month	-	-
3 months	0.01%	0.01%
6 months	0.01%	0.01%
12 months	0.01%	0.01%
24 months	0.10%	0.10%

Minimum Amount	EUR	USD	CHF	GBP
	500	500	500	500

INTEREST RATES ON OF LONGER AVAILABLE LONG-TERM DEPOSITS:

Period	CIB Classic deposit							
	EUR		USD		GBP		CHF	
	Interest p.a. ¹	UDRI	Interest p.a. ¹	UDRI	Interest p.a. ¹	UDRI	Interest p.a. ¹	UDRI
18 months	0,10%	0,10%	0,10%	0,10%	0,10%	0,10%	0,10%	0,10%

CIB Classic deposit with a term of 18 months is not available as a new deposit order.

The Bank reserves the right to change the interest rate. The detailed description of the deposit agreement is contained in the Specific Business Regulations pertaining to deposits for consumers and sole traders in General Retail Business Regulations.

¹The bank calculates the interest rates of CIB Classic deposits on a 365 days basis. The Unified Deposit Rate Index is equal with the annual interest rate notified in the table.

Detailed description of deposit contract is in the Bank's general regulation.

CURRENT ACCOUNT RATES:

Foreign exchange	Interest p.a.	UDRI
EUR, USD, CHF, GBP	0.01%	0.01%

The Bank terminates the deposit following the receipt of the Client's written request, calculating the actual current account interest rate. No partial termination of the deposit is allowed.

The list is applicable together with the prevailing "CHARGES AND COMMISSIONS for the accounts of FOREIGN clients" publication of Central-European International Bank Ltd.

CIB Euro Tandem Savings with Magnifica discount

	CIB Euro Tandem Savings with Magnifica discount
Minimum deposit amount (in respect of the deposit part)	EUR 500
Maximum deposit amount: (in respect of the deposit part)	EUR 15,000
Deposit period	3 months
Annual interest In the first interest period.	7.00% (AER: 7.19%) The yield on the investment funds representing the other element of the offer may vary depending on the yield achieved by the investment instruments held in the funds. The past performance of the funds represents no guarantee of future performance.
Annual interest rate , in the case of revolving deposits, in the interest periods following the first interest period	The prevailing non-promotional interest on a CIB Classic deposit of the same term, which is 0.01% (AER: 0.01%)
Condition for the CIB Tandem Savings with Magnifica discount	<p>The CIB Euro Tandem Savings with Magnifica discount product is available exclusively to Magnifica and contracted Private Banking customers.</p> <p>Purchasing or subscribing to any of the specified investment products* for at least twice the amount placed in the deposit.</p> <p>Purchasing the Eurizon Start Capital Protected Sub-Fund, the EurizonStart 2 Short Bond Sub-Fund, the Eurizon Euro Start Capital Protected Sub-Fund and the Eurizon Dollar Start Capital Protected Sub-Fund does not entitle customers to take advantage of Tandem products.</p> <p>The purchased/subscribed investment product must be held for the duration of the deposit (3 months).</p> <p>The deposit, or the countervalue of the securities purchased or subscribed to as a precondition for placing such deposit, may not come from securities available for purchase or subscription as part of the product, if these were redeemed or sold within 30 days of the placement of the deposit.</p>

	Exceptions: the Eurizon Start Capital Protected Sub-Fund, the Eurizon Start 2 Short Bond Sub-Fund, the Eurizon Euro Start Capital Protected Sub-Fund and the Eurizon Dollar Start Capital Protected Sub-Fund. The amounts generated from redemptions on these funds may be used to take advantage of Tandem products.
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CIB Euro Tandem Savings

	CIB Euro Tandem Savings
Minimum deposit amount (in respect of the deposit part)	EUR 500
Maximum deposit amount: (in respect of the deposit part)	EUR 15,000
Deposit period	3 months
Annual interest In the first interest period.	5.00% (AER: 5.09%) The yield on the investment funds representing the other element of the offer may vary depending on the yield achieved by the investment instruments held in the funds. The past performance of the funds represents no guarantee of future performance.
Annual interest rate , in the case of revolving deposits, in the interest periods following the first interest period	The prevailing non-promotional interest on a CIB Classic deposit of the same term, which is 0.01% (AER: 0.01%)
Condition for the CIB Tandem Savings with Magnifica discount	<p>The CIB Euro Tandem Savings product is available exclusively to private individual customers.</p> <p>Purchasing or subscribing to any of the specified investment products* for at least twice the amount placed in the deposit.</p> <p>Purchasing the Eurizon Start Capital Protected Sub-Fund, the Eurizon Start 2 Short Bond Sub-Fund, the Eurizon Euro Start Capital Protected Sub-Fund and the Eurizon Dollar Start Capital Protected Sub-Fund does not entitle customers to take advantage of Tandem products.</p> <p>The purchased/subscribed investment product must be held for the duration of the deposit (3 months).</p> <p>The deposit, or the countervalue of the securities purchased or subscribed to as a precondition for placing such deposit, may not come from securities available for purchase or subscription as part of the product, if these were redeemed or sold within 30 days of the placement of the deposit.</p> <p>Exceptions: the Eurizon Start Capital Protected Sub-Fund, the Eurizon Start 2 Short Bond Sub-Fund, the Eurizon Euro Start Capital Protected Sub-Fund and the Eurizon Dollar Start Capital Protected Sub-Fund. The amounts generated from redemptions on these funds may be used to take advantage of Tandem products.</p>

*Available investment products:

- Eurizon investment funds (Eurizon Capital Protected Derivative Funds, Eurizon Price Protected Funds and the following indefinite-term funds: Eurizon Global Corporate Bond Sub-Fund of Funds, Eurizon Kincsem Long Domestic Bond Sub-Fund, Eurizon Central European Equity Sub-Fund, Eurizon Developed Markets Equity Sub-Fund of Funds, Eurizon Emerging Markets Equity Sub-Fund of Funds, Eurizon Index Equity Fund, Eurizon Commodities Sub-Fund of Funds, Eurizon Balance Mixed Sub-Fund of Funds, Eurizon Euro Balance Mixed Sub-Fund of Funds, Eurizon Global Government Bond Sub-Fund of Funds, Eurizon Relax Mixed Sub-Fund, Eurizon Euro Relax Mixed Sub-Fund, Eurizon Reflex Mixed Sub-Fund of Funds, Eurizon Euro Reflex

- Mixed Sub-Fund of Funds, Eurizon ESG Talent Total Return Sub-Fund of Funds, Eurizon Euro ESG Talent Total Return Sub-Fund of Funds, Eurizon Gold Sub-Fund of Funds, , Eurizon Shopping Cart Derivative Sub-Fund, Eurizon European Equity Sub-Fund of Funds) or, Eurizon Fund investment funds.

Other conditions pertaining to the CIB Euro Tandem Savings with Magnifica discount and the CIB Euro Savings:

Deposits may be placed, or related purchase or subscription orders may be submitted, at the branches of CIB Bank Zrt. and through the CIB24 customer service call centre.

If during the term of the deposit, the customer redeems or sells the investment instrument, transfers it to another securities account manager or to the securities account of another person, or cancels the buy or subscription order relating to the given investment instrument prior to the execution of the order, CIB Bank shall have the right to adjust the interest on the fixed deposit to the effective non-promotional interest on the CIB Classic Deposit for the entire term of the deposit.

Securities purchase or subscription orders determined as the precondition for placing the deposit must be submitted on the day of deposit placement.

It may be placed as a one-time or revolving deposit. For revolving deposits, the non-promotional interest rates on CIB Classic deposits of the same term will be applied during the interest periods following the first interest period.

The latest performance of the securities purchased or subscribed to on the day of placement of the deposit as a prerequisite for deposit placement may impact the overall progression of savings both favourably or unfavourably, and for this reason we ask that you please read the information on the risk factors related to the investment instruments as described in the relevant brochures for the investment instruments and in the fund management regulations. The information brochures, fund management regulations, portfolio reports, annual and biannual reports, and the key information documents related to the funds are available in our sales outlets and at the www.cib.hu and www.eurizon.hu websites. The statements made regarding yields are based on the assumption of performance under normal market conditions, and should not be construed as a guarantee of future performance. The information brochure and fund management regulations contain all the information that CIB Bank Zrt. is required to provide for the purpose of informing customers on financial instruments.

This Schedule of Interest Rates is valid together with the effective List of Conditions applicable to the bank accounts of private individuals and sole traders. Our Bank is a member of the National Deposit Insurance Fund (OBA), and therefore deposits are insured up to the amount specified Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises as required by law. The detailed description of the deposit contractual terms and conditions is contained in the General Terms and Conditions of the Retail Division and the customer information notices.

The detailed description of the deposit agreement is contained in the Specific Business Regulations pertaining to deposits for consumers and sole traders in General Retail Business Regulations.

Information about the recent performances of Eurizon investment funds by clicking on the link below:

http://www.cib.hu/befektetesi_alapkezelolo/arfolyamok_hozamok/hozam2datum/index