

Customer information notice on the CIB Malacpersely (Piggy Bank) Account

Information about the Bank:

CIB Bank Zrt.
H-1024 Budapest, Budapest, Petrezselyem utca 2-8.
H-1995 Budapest
Telephone number: (06 1) 423 1000
Fax: (06 1) 489 6500

Features and risks of the CIB Piggy Bank Account

Features of the CIB Piggy Bank Account

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	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. 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.

AER: 0.01% - 0.05%

Customers may not give orders for the fixing of deposits using funds in the CIB Piggy Bank Account.

Target group

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.

Additional services available for a fee

NOT AVAILABLE OPTIONAL SUPPLEMENTARY SERVICES	
Monthly premium for the HUF 1,000,000 insurance policy providing cover for accidental death ⁵	HUF 139 Not available after 23.03.2023.
Monthly premium for the HUF 1,000,000 insurance policy providing coverage for death due to any cause ⁵	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.

Risks of the CIB Piggy Bank Account

If the Bank executed a debit Transaction in the settlement period with respect to the CIB Piggy Bank Account, the Bank, with respect to paying interest on the full balance of the CIB Piggy Bank Account in the course of interest settlement for the given month, shall apply the minimum interest rate specified in the effective List of Conditions of the Savings Program.

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, then the Bank, with respect to paying interest on the full balance of the CIB Piggy Bank Account in the course of interest settlement for the given month, shall apply the minimum interest rate specified in the latest effective List of Conditions. If the CIB Piggy Bank Account is terminated, the Bank won't pay interest for the period from the last Banking Day of the calendar month preceding the month of the termination to the Banking Day before the day of the termination.

Business terms

Fixed and variable costs

Currency (HUF)

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
Downloading of regular monthly statement through CIB Bank mobile application¹⁰, CIB Bank Online⁶	HUF 0
Separately requested statement, certificate³ for a period within the past 6 months	HUF 1 644
for a period before the past 6 months	HUF 3 289
Fee for changing account signatory or joint account holder	HUF 821
Registration of a beneficiary in the event of death	HUF 2 468
Bank change fee¹¹	HUF 990 (for contracts concluded on or after 21.06.2017)
DEPOSITS	
Cash deposit at a bank branch	HUF 0



in case of Bank Account Agreement signed before 01.07.2021.	
in case of Bank Account Agreement signed on or after 01.07.2021	0,3 % + HUF 50, max. HUF 10 000
– fee for coin handling if more than 50 coins are deposited	3.39%
Cash deposit with a postal cash transfer order	HUF 113 + 0.39% /transaction
DEBITS	
Bank-to-bank transfer via GIRO	
CIB Bank mobile application, CIB Bank Online	1,049% min. HUF 206, max. HUF 76 337 On the debit of the Forint account, from the distribution of Hungarian State Treasury's account in case of HUF transaction 0,493%, min. 206, max. HUF 51 021.
CIB24	1,093%, min. 394, max. HUF 76 337 On the debit of the Forint account, from the distribution of Hungarian State Treasury's account in case of HUF transaction 0,537%, min. 394, max. HUF 51 021.
On paper	1,502%, min. 821, max. HUF 76 337 On the debit of the Forint account, from the distribution of Hungarian State Treasury's account in case of HUF transaction 0,93%, min. 821, max. HUF 51 021.
Intrabank transfer	
CIB Bank mobile application, CIB Bank Online	1,019%, min. 199, max. HUF 74 879
CIB24	1,063%, min. 385, max. HUF 74 879
On paper	1,253%, min. 637, max. HUF 74 879
Transfer between the Client's own accounts kept at CIB Bank	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB24	HUF 408
On paper	0,408%, min. HUF 327, max. HUF 22 346 (Special offer: HUF 0 until 31/12/2026)
Fee for the procedure for cancelling (including recalling) orders, or for the modification of orders	
Intrabank order	HUF 821 /order
Bank-to-bank order	HUF 1 644 /order
Cash withdrawal at the cash desk of a bank branch⁴	1,55%, min. HUF 1 368, max. HUF 162 681 4,92%

– fee for coin handling if more than 50 coins are withdrawn	
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 16 458/ occasion
Recording of an incoming collection order based on an authorization letter, official transfer order and transfer ruling or a collection order, formerly with the purpose code “2”, on the grounds of foreclosure	HUF 2 142
NOT AVAILABLE OPTIONAL SUPPLEMENTARY SERVICES	
Monthly premium for the HUF 1,000,000 insurance policy providing cover for accidental death⁵	HUF 139 Not available after 23.03.2023.
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.

Termination, unilateral contract amendment, complaint management

Termination of the agreement

The Customer, at any time, and the Bank – upon occurrence of an Event of Termination with Immediate Effect– has the right to terminate the Framework Agreement with immediate effect by sending a written statement to the other Party (with an explanation if it's the Bank that terminates the agreement), or the parties may terminate the Framework Agreement with immediate effect by mutual consent.

The Customer shall be entitled to terminate the Framework Agreement in writing, with 1 month's notice, without giving reasons.

The Bank shall be entitled to terminate the Framework Agreement in writing, with 2 months' notice, without giving reasons.

Termination of the framework agreement will result in closure of the bank account, and all the contracts for services associated with the terminating framework agreement will also terminate on the day of termination of the framework agreement.

If the CIB Piggy Bank Account is terminated, the Bank won't pay interest for the period from the last Banking Day of the calendar month preceding the month of the termination to the Banking Day before the day of the termination.

Any costs of the services provided by the Bank to the Customer that are in excess of the usual costs – especially the costs of any authority proceedings, the costs of using a collaborator, the costs of legal and other advisors, postal costs, stamp duty – are borne by the Customer.

Unilateral amendment of contractual conditions

The Bank shall be entitled to unilaterally amend the provisions of the Agreements concluded with the customer. The Agreements made between the Bank and the customer may not be amended through the introduction of a new fee or cost. The method of calculation of each interest rate, fee or cost element may not be modified unilaterally in a manner unfavorable to the customer.

The Bank may unilaterally modify in the Agreement concluded with the customer the interest rate, the fee, the costs or any other contractual terms if conditions or circumstances specified in the Retail Banking Business Regulations emerge, in a manner either unfavorable or favorable to the Client.

In the event of an amendment of the Framework Agreement, the Bank shall notify the customer about the amendment on a Durable Data Carrier and publish information on the amendment on its website, at least 2 months prior to the effective date of such amendment.

In the case of a change affecting the interest, the fee or other conditions not falling within the scope of the payment framework agreement that is advantageous or neutral for the Client, the Bank shall, no later than by the Banking Day preceding the day of entry into force, publish the amended documents (GRBR, Specific Business Regulations, List of Conditions etc.) in the Branch and on its website.

Complaint management

The Customer may file an objection (hereinafter: complaint) relating to the Bank's conduct, actions or inaction:

verbally:

- a) in person (in the Branches, during Branch opening hours); or
- b) by telephone on (+36 1) 4 242 242 (CIB24, available at any time of day or night); or

in writing

- c) in person or in a notice delivered by another person, at the Branches during the opening hours of the Branches or in a letter addressed to the Voice of Customer Department at the Bank's head office (1537 Budapest, Medve u. 4-14. or 1537 Budapest, Pf. 394.); on the understanding that, in the case of an incorrect address, any unit of the Bank is obliged to forward the complaint to the Voice of Customer Department);
- d) by facsimile (on telephone number (06 1) 489 6957);
- e) by electronic mail (to the cib@cib.hu email address); or
- f) by completing the form, provided by the Bank, for the reporting of complaints on the website of the Bank or,

Written complaints may also be filed using the form provided by the National Bank of Hungary and published on the website of the National Bank of Hungary, which is also accessible via the Bank's own website. The Client may also file complaints in formats other than the form prepared by the National Bank of Hungary.

In the case of electronic access, the Bank receives complaints continuously.

Verbal complaints made in person or over the telephone shall be investigated by the Bank immediately, and, if possible, the Bank shall take immediate measures to remedy the complaint. If the customer disagrees with an immediate measure, or if such immediate measure is not possible, the Bank shall draw up minutes of the complaint and communicate the data serving identification of the complaint.

The Bank will investigate the customer's written complaint, and shall, within 30 days following the receipt of the written complaint, send a letter containing its position with regard to the complaint, and the action it has taken, including a precise, comprehensible and clear explanation, to the address specified by the Client.

More detailed information about our company's complaint management procedure and the maintenance of complaint management records is available on our website (www.cib.hu) and in the complaint management policy available for viewing in our branches.

I have received a copy of the Information Notice:	
DATE:	
NAME:	
SIGNATURE:	

Information Notice

on the comparison of savings accounts distributed by CIB Bank Ltd.

The advantages and disadvantages of each savings account product are presented in the table below, which compares the features of the products.

	CIB Piggy Bank Account	#withSAVE Savings Account
Special Terms and Conditions of Use		-
Monthly account management fee	HUF 0	HUF 0
Account package modification fee	Not available	
Fee deviating from standard contractual practice! Penalty fee in the event of breach of contract	-	
Account closing fee	HUF 0	
Bank change fee¹	HUF 990 (For contracts entered into on or after January 1, 2017)	-
Separately requested statement, certificate² for a period within the past 6 months for a period before the past 6 months	HUF 1 644 HUF 3 289	HUF 1 222 HUF 2 444
Tiered interest		
If the conditions specified for the account type are met ^{3,5}	0.05% on the part between HUF 0 and HUF 5 million	0.40% on the part between HUF 0 and HUF 400,000
	0.01% on the part in excess of HUF 5 million	0.01% on the part in excess of HUF 400,000
If the conditions specified for the account type are not met ^{4,5}	0.01% on the full amount	0.01% on the full amount
Forint transactions		
Bank-to-bank transfer via GIRO		
CIB Bank mobile application, CIB Bank Online	1.049%, min. HUF 206, max. HUF 76,337	Not available!

CIB24	1.093%, min. HUF 394, max. HUF 76,337	Not available!
Based on paper	1.502%, min. HUF 821, max. HUF 76,337	Not available!
Intrabank transfer		
CIB Bank mobile application, CIB Bank Online	1.019%, min. HUF 199, max. HUF 74,879	Not available!
CIB24	1.063%, min. HUF 385, max. HUF 74,879	Not available!
Based on paper	1.253%, min. HUF 637, max. HUF 74,879	Not available!
Transfer between the Client's own accounts kept at CIB Bank		
CIB Bank mobile application, CIB Bank Online	HUF 0	HUF 0
CIB24	HUF 408	0.17%, min. HUF 244, max. HUF 8,556
Based on paper	0.408%, min. HUF 327, max. HUF 22,346	0.20%, min. HUF 541, max. HUF 8,556
Execution of standing transfer order via GIRO	Not available!	Not available!
Execution of standing intrabank transfer order	Not available!	Not available!
Fee charged upon execution of direct debit	Not available!	Not available!
Submission of a forint collection order based on a letter of authorization letter to the Client's account held at CIB	HUF 2 142	HUF 1 805
Registration of an incoming collection order based on an authorisation letter, official transfer order and transfer ruling or a collection order	HUF 2 142	HUF 1 805
Cash withdrawal at the cash desk of a bank branch	1.55%, min. HUF 1,368, max. HUF 162,681	Not available!

Electronic services		
Password generator fee		
CIB Hard Token usage fee	552 HUF / month / user	Not available!

- The bank switching fee is charged during the bank account switching procedure set forth in Government Decree No. 263/2016 (VIII.31.) on the switching of payment accounts, provided that the bank account governed by this list of terms and conditions, which is affected by the account switch, is closed. The bank switching fee is the fee incurred by the Bank, as the former payment service provider, in connection with the account switching procedure, which is payable in addition to the account closure fee for contracts concluded on or after January 1, 2017.
- In all cases, the first paper statement issued for the given month is free of charge.
- For CIB Malacpersely accounts, the condition for tiered interest rates is: If the amount saved during the given monthly interest period is **at least 10,000 HUF**, and no debits occur on the account during the same period.
For #withSAVE savings accounts, the condition for tiered interest is: if the amount saved during the given monthly interest period is at least 1,000 HUF.
- For the CIB Piggy Bank account: If the amount saved during the given monthly interest period is **less than 10,000 forints or zero** and there are no debits from the account during the same period.
If there is a **debit transaction** on the account during the given monthly interest period
For the #withSAVE savings account: if the amount saved during the given monthly interest period is less than 1,000 forints or zero.



5. The amount saved during the given monthly interest period may be deposited into the Malacpersely account via cash deposit or bank transfer; credits resulting from bank interest payments are not included in this calculation.

Fees and commissions charged by the bank do not count as debits on the Malacpersely account. The following transactions that result in a reduction of the Malacpersely account balance are considered debits (debit transactions): cash withdrawals made by the bank to the debit of the account, transfers between the Client's own accounts held at CIB Bank, and wire transfers. A debit also occurs if the bank debits the Malacpersely account because the bank exercises its right of set-off in view of its claims against the Customer.

I have received a copy of the Information Notice:	
DATE:	
NAME :	
SIGNATURE:	