

**LIST OF CONDITIONS
#WITHSAVE SAVINGS ACCOUNT
(FOR CONSUMERS)**

**Key Conditions Of The Account:**

- A #withSAVE Savings Account may be opened by private individuals aged 18 or over, in case of ECO FirstStep Account it may be opened on its own by a minor client between the ages of 14 and 18 with the prior consent of the Legal Representative, which consent is provided by the Legal Representative at the same time as the CIB ECO FirstStep Bank Account Application Form is signed, In the case of a CIB ECO Start Bank Account, it can be opened by the Legal Representative for a minor client between the ages of 7-14. exclusively via the CIB Bank Mobile application or cib.hu. A criterion of opening an account is the existence of any CIB Bank Account (Co-account)¹ – registered under one’s own customer number.
- One customer may hold a maximum of 1 #withSAVE Savings Account at the same time.
- No co-owner or signatory may be specified with respect to the account.
- The Bank executes from the Savings Account only orders specified in the List of Conditions and credits to the Savings Account only credit orders received from the Co-account.
- The #withSAVE Savings Account may only be terminated in a CIB bank branch in person or through an authorised representative, or via CIB24 following identification with the T-PIN.

Tiered Interest On The #withSAVE Savings Account:

- If the amount saved in the given monthly interest period is at least HUF 1,000
 - **On the part between 0 and HUF 400 thousand: 0,40%**
 - **On the part in excess of HUF 400 thousand: 0,01%**
- If the amount saved in the given monthly interest period is **less than HUF 1,000, or is zero**
 - **On the full amount: 0,01%**

Interest Period And Interest Payment:

- **Interest Period:** from the last bank working day of the month preceding the given month to the penultimate bank working day of the given month
- **Frequency and due date of interest payment:** every calendar month, on the last bank working day
- **AER (EBKM):** 0.01% - 0.40%

In the event of closure of a 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.

Account Management:

- **Monthly account management fee:** HUF 0
- **Downloading of regular monthly statement through CIB Internet Bank via CIB Bank mobile application²:** HUF 0
- **Requested additional bank statement, certificate ³**
 - for a period within the past 6 months: HUF 1,129
 - for a period before the past 6 months: HUF 2,258
- **Registration of a beneficiary in the event of death (in a bank branch):** HUF 1,694

Debits:

- **Book transfer to the Client's current account kept at CIB Bank:** HUF 0
 - Via CIB Bank Mobile application: HUF 0
 - Via CIB24: 0.17%, min. HUF 226, max. HUF 7,904
 - On paper: 0.20%, min. HUF 500, max. HUF 7,904
- **Fee for the procedure for cancelling (including recalling, too) orders and for the modification orders:** HUF 565/order
- **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

Electronic Services:

- **CIB Internet-based Electronic Services (CIB Internet Bank, mobilCIB):** HUF 0
- **CIB Internet-based Electronic (Services: CIB Bank Mobile application)**
 - Registration fee: HUF 0
 - Monthly fee: HUF 0

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 Bank determines the interest on the basis of the number of days actually elapsed and on a 365-day year.

¹ A Co-account includes the following: CIB ECO Bank Account, ECO FirstStep Account, CIB ECO Start Bank Account, CIB 'Kártyázó' Account Package, CIB Classic Private Account, CIB Online Account



Package, CIB Senior Citizen Plus, CIB Premium Extra Account, CIB Premium Private Account, CIB Private Banking Personal Account, CIB General Account, CIB XL Transfer Private Account, CIB Continental Bank Account, CIB XXL Private Account

² This service is not yet available in the CIB Bank mobile application. The Bank, following introduction of the CIB Bank mobile application, until 31 December 2018, shall continuously expand the range of services accessible via the application. The Bank will inform Clients about the new banking services at least 5 days before the date of introduction, both in the form of an announcement and in the form of a message send via the Internet Bank.

³ The first paper-based bank statement for the given month is always HUF 0.