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SPECIAL OFFERS
Special deposit interest rates in HUF and foreign currency! Please inquire about the details from your Private Banker or at CIB 24 Private Banking[1].
CIB MasterCard Gold debit main cards are available free of charge.
Please find the preferential travel offers on the web page www.tensi.hu.
No card management fee is charged in the case of MasterCard Gold and MasterCard Standard credit cards.
HUF 8 000 000 accident insurance coverage for the event of accidental death, available at a 25% discount.

CIB PRIVATE BANKING HUF PRIVATE ACCOUNT - STANDARD CONDITIONS	
Monthly fee for Private Banking service	HUF 15 273
Discount granted on the basis of payment frequency Quarterly Semi-annual Annual	Discount from the Private Banking service monthly fee 5% 10% 15%
Discount from the monthly service fee, for relatives (as per the contract)	50%
Application fee for the Private Banking service	HUF 0
Cancellation fee for the Private Banking service	HUF 0
Fee for Private Banker's advisory services	HUF 0
Fee for customer calls initiated by the Bank, both within and outside of Hungary	HUF 0
On-demand interest	Annual interest: HUF 0 -1 000 000: 0.01% SDRI:0,01% Annual interest: on the amounts between HUF 1 000 000 – 5 000 000: 0,01 % SDRI: 0,01% Annual interest: on the amounts above HUF 5 000 000: 0,01 % SDRI: 0,01 %
Unauthorised credit interest	20,99%
Account management	
Monthly account management fee	HUF 0
Account opening fee	HUF 0
Account closing fee	HUF 0
First paper-based bank statement for the given month, sent by post[25]	HUF 0 **In case of Bank Account Agreement signed after 23.10.2023: HUF 227**

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Access to regular monthly bank statements via CIB Bank mobile application, CIB Bank Online [2]	HUF 0
Regular statement, certificate upon special request	HUF 0
Issuing of a special certificate	HUF 8 227
Fee for modifying account signatory	HUF 0
Specifying a beneficiary in the case of death	HUF 0
Bank-switch fee [21]	HUF 990 (in case of contracts signed on or after 01.01.2017.)

Deposits	
Cash deposit at a bank branch, in HUF (in case of Bank Account Agreement signed before 01.07.2021.)	HUF 0
Cash deposit at a bank branch, in HUF (in case of Bank Account Agreement signed on or after 01.07.2021.)	0,449% + HUF 74, max. HUF 15 318
fee for coin handling if more than 50 coins are deposited	4,92%
Cash deposit at a bank branch, in a foreign currency (in case of Bank Account Agreement signed before 01.07.2021.)	HUF 0
Cash deposit at a bank branch, in a foreign currency (in case of Bank Account Agreement signed on or after 01.07.2021.)	0,449% + HUF 74, max. HUF 15 318
Deposit through a postal cash-transfer order, postal installed voucher, postal subsequent setup, postal resettling	0,566 % + HUF 162 / transaction
HUF TRANSACTIONS	
Instant Interbank transfer via GIRO	
CIB Bank mobile application, CIB Bank Online	HUF 0 / transaction
CIB TPP channel	HUF 0 / transaction
Interbank transfer via GIRO	
CIB Bank mobile application, CIB Bank Online	HUF 0 / transaction

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CIB TPP channel	HUF 0 / transaction
Via the CIB24 Private Banking line[1,24]	1,017%, min. HUF 494, max. HUF 85 824
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,373%, min. HUF 494, max. HUF 64 404
Orders given in paper format[22,24], on Electronic Signature Pad and to the Private Banker	1,91%, min. HUF 1 075, max. HUF 88 989
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 1,251 %, min. HUF 1 075, max. HUF 67 120
Instant Intrabank transfer	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
Intrabank transfer	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
Via the CIB24 Private Banking line[1]	HUF 1 775 / transaction
Orders given in paper format[22], on Electronic Signature Pad and to the Private Banker	HUF 2 833 / transaction
Internal book transfer between Customer's own accounts kept at the Bank	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
Via the CIB24 Private Banking line[1]	HUF 0
Orders given in paper format, on Electronic Signature Pad and to the Private Banker	HUF 0
Interbank transfer via the RTGS system [24]	1,24%, min. HUF 19 335, max. HUF 191 129
Crediting of RTGS transfers	HUF 0
Fulfilment of standing orders via GIRO	HUF 0
Fulfilment of standing book transfer orders within the Bank	HUF 0
Fee for modification or cancellation of standing transfer/book transfer orders	HUF 0
Fee charged in the case of fulfilment of multiple (direct debt) collection orders	HUF 0
Díjnet bill payment - CIB Bank mobile application, CIB Bank Online	HUF 0
Fee charged in the case of the cancellation of multiple (direct debt) collection orders	HUF 0
Conditional transfer[3]	
Mobile phone top-up	HUF 0
Fee for the order withdrawal process (also including rescindment), order modification	
Intra-bank order	HUF 0 / order
Bank-to-bank order	HUF 0 / order

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Fixing and cancellation of a deposit, increasing / decreasing the principal of the deposit at the rollover date	
CIB Bank mobile application, CIB Bank Online[20]	HUF 0
Via the CIB24 Private Banking line[1]	HUF 0
Orders given to the bank branch, Private Banker	HUF 0
Termination of a time deposit on a date other than the rollover date	
CIB Bank mobile application, CIB Bank Online[20]	HUF 0
Via the CIB24 Private Banking line[1]	HUF 0
Orders given to the bank branch, Private Banker	HUF 0
Payment by postal cash-transfer order	HUF 0
Cash withdrawal at the cash desk of a bank branch[4] – fee for coin handling if more than 50 coins are withdrawn[3]	2,360%, min. HUF 1 790, max. HUF 214 481 4,92%
Fee for failing to make a reported cash-desk withdrawal or for making a withdrawal of more than HUF 1 million (or the equivalent in a foreign currency) that has not been reported in advance[3]	HUF 20 987 / occasion
Postal withdrawal cheque[5] *(The Bank has not been providing the service related to paper-based orders since 1 March 2012.)*	HUF 858 / order
Submission of an incoming collection order based on an authorisation letter, official transfer order or a collection order formerly with the purpose code "2", on the grounds of Foreclosure (submission of HUF collection order), to be credited to the Customer's bank account managed by CIB	HUF 2 727
Registration of a collection order based on an incoming authorisation letter, official transfer order or a collection order formerly with the purpose code "2", on the grounds of Execution	HUF 2 727
Correspondence fee[6]	HUF 0
Crediting of transfers	HUF 0
Blocking an amount on a current account	HUF 0
Cancellation of HUF transfer orders	HUF 0

QVIK SERVICES	
Payment request service(qvik-request)	
Instant transfer based on payment request (intra bank and Bank-to-bank)	
CIB Bank mobile application, CIB Bank Online	0,717%, maximum HUF 27 459 (the Bank does not charge the fee under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services)
Blocking of receipt of payment requests (In paper format, CIB 24)	HUF 763

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Unblocking of receipt of payment requests (In paper format, CIB 24)	HUF 763
Sending of payment request (intra bank and Bank-to-bank)	
CIB Bank mobile application, CIB Bank Online	HUF 79 / transaction
Instant transfers based on qvik (EAM – unified data input method) payments	
QR-code based data input method bank-to-bank (qvik-QR)	0,717%, maximum HUF 27 459 (the Bank does not charge the fee under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services)
NFC based data input method bank-to-bank (qvik- NFC)	
Deep link based data input method bank-to-bank (qvik- link)	

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CIB PRIVATE BANKING FCY ACCOUNT - STANDARD CONDITIONS	
On-demand interest	0,01%
Unauthorised credit interest	Risk Free Rate - RFR in the given currency (O/N) + yearly 6%[23]
Account-opening minimum amount	None
Monthly account management fee	HUF 0
Account opening fee	HUF 0
Account closing fee	HUF 0
Regular monthly statement[25]	HUF 0 **In case of Bank Account Agreement signed after 23.10.2023, the fee for sending the monthly statement by post: HUF 227**
Access to regular monthly bank statements via CIB Bank mobile application, CIB Bank Online [2]	HUF 0
Regular statement, certificate upon special request	HUF 0
Fee for issuing a SWIFT certificate	HUF 821
Issuing of a special certificate	HUF 8 228
Deposits	
Payment by postal cash-transfer order	HUF 0
Foreign-currency cash deposit to a HUF or FCY account (in case of Bank Account Agreement signed before 01.07.2021.) (CIB only accepts bank notes)	HUF 0
Foreign-currency cash deposit to a HUF or FCY account (in case of Bank Account Agreement signed on or after 01.07.2021.) (CIB only accepts bank notes)	0,449% + HUF 74, max. HUF 15 318
Depositing of scrap currency	16,44%

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FCY AND HUF TRANSACTIONS, HUF TRANSFER ABROAD[7,8]	
Bank-to-bank transfer[9,10,24]	
CIB Bank mobile application, CIB Bank Online	1,032%, min. USD 33,78, max. USD 1 001,49
CIB TPP channel	1,032%, min. USD 33,78, max. USD 1 001,49
Via the CIB24 Private Banking line[1]	1,312%, min. USD 33,44, max. USD 1 010,14
Orders given in paper format[22], on Electronic Signature Pad and to the Private Banker	1,360%, min. USD 34,86, max. USD 1 068,47
Urgency surcharge in the case of T-day fulfilment in EUR, USD, GBP and CAD	USD 62,94
SEPA[26] and other transfer in EUR in the EEA Region (except domestic transfer)[9]	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
Via the CIB24 Private Banking line[1,24]	1,017%, min. HUF 494, max. HUF 85 824
Orders given in paper format [24], on Electronic Signature Pad and to the Private Banker	1,91%, min. HUF 1 075, max. HUF 88 989

Domestic SEPA[26] and other transfer in EUR in outside the EEA Region[9,24]	
CIB Bank mobile application, CIB Bank Online	1,009%, min. EUR 29,48, max. EUR 875,30
CIB TPP channel	1,009%, min. EUR 29,48, max. EUR 875,30
Via the CIB24 Private Banking line[1]	1,283%, min. EUR 29,20, max. EUR 882,82
Orders given in paper format, on Electronic Signature Pad and to the Private Banker	1,330%, min. EUR 30,46, max. EUR 933,72
Urgency surcharge in the case of T-day fulfilment in EUR, USD, GBP and CAD	EUR 56,38
Intra-bank transfer[7,8]	
CIB Bank mobile application, CIB Bank Online	USD 39,07
CIB TPP channel	USD 39,07
Via the CIB24 Private Banking line[1]	USD 47,59
Orders given in paper format[22], on Electronic Signature Pad and to the Private Banker	USD 62,13
Internal book transfer between the Customer's own accounts kept at the Bank	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
via the CIB24 Private Banking line[1]	HUF 0
In paper format, on Electronic Signature Pad and orders given to the Private Banker	HUF 0
Supplementary fee for FCY transfer or FCY book transfer orders requiring manual processing	USD 3,27
HUF transfer abroad [24]	0,585%, min. HUF 13 529, max. HUF 233 323
Fee for the order withdrawal process (also including rescindment), order modification	

CIB Bank Ltd. H-1024 Budapest, Petrezselyem utca 2–8. H-1995 Budapest Phone: +36 1 423 1000 Fax: +36 1 489 6500 Court of Registry: Metropolitan Court of Registration Court reg. no.: Cg. 01-10-041004 VAT number: 10136915-4-44 Group VAT ID: 17781028-5-44 Group Community VAT ID: HU17781028 Stock Exchange membership: Budapest Stock Exchange Ltd. Activity permit no.: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) code: CIBHHUHB

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Intra-bank order	HUF 0 / order
Bank-to-bank order	HUF 0 / order
Fixing and cancellation of a deposit, increasing / decreasing its principal amount at the rollover date	
CIB Bank mobile application, CIB Bank Online[20]	HUF 0
Via the CIB24 Private Banking line[1]	HUF 0
Orders given in paper format	HUF 0
Termination of a time deposit on a date other than the rollover date	
CIB Bank mobile application, CIB Bank Online[20]	HUF 0
Via the CIB24 Private Banking line[1]	HUF 0
Orders given in paper format and to the Private Banker	HUF 0
Foreign-currency cash withdrawal from a HUF or FCY account[11]	2,360%, min. HUF 1 790, max. HUF 214 481
HUF cash withdrawal from an FCY account[3]	2,360%, min. HUF 1 790, max. HUF 214 481

RELATED PRODUCTS AND SERVICES	
Cash withdrawal from ATM (in the case of CIB MasterCard Gold Bankcard)	
Number of free cash withdrawals within Hungary per month, per account:	0 / month
Fee for additional cash withdrawals	
At a CIB Bank-operated proprietary ATM[12]	HUF 523
At a non-CIB Bank-operated (hereinafter: third-party) ATM, in Hungary[13]	HUF 880
Abroad, from ATM-s of the Intesa Sanpaolo bank group	HUF 3 902
Abroad, from other ATM-s	HUF 3 902
Purchases in Hungary[13]	HUF 0
Purchases abroad[13]	HUF 0

Type of bank card	**CIB Mastercard Gold Debit Card**
Annual fee for main card	HUF 0
Annual fee for supplementary card	In the first year 50% of the standard annual fee
Sending out of bankcards by post	HUF 0

Type of bank card	**MasterCard Gold HUF Credit Card**
Credit line	On the basis of assessment

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Annual fee for main card	50% of the standard annual fee
Annual fee for supplementary card	Standard annual fee
Sending out of bankcards by post	HUF 0
Monthly card-management fee	HUF 0

Type of bank card	**MasterCard HUF Credit Card (not available)**
Sending out of bankcards by post	HUF 0
Monthly card-management fee	HUF 0

ADDITIONAL SERVICES AVAILABLE	
INSURANCE PRODUCTS NO LONGER AVAILABLE	
Monthly premium for CIB Accident Guard Package (available for individuals between the ages of 18 – 65)	HUF 600 (Not available after 23.03.2023.)
Monthly premium for CIB Accident Guard Plus Package (available for individuals between the ages of 18 – 65)	HUF 1 150 (Not available after 23.03.2023.)
Monthly premium for CIB Accident Guard Family Package (available for principal insured persons between the ages of 18 – 65; the other insured persons can be children under 18, spouses or registered partners between the ages of 18 and 65)	HUF 1 200 (Not available after 23.03.2023.)
Monthly premium for CIB Accident Guard Family Plus Package (available for principal insured persons between the ages of 18 – 65; the other insured persons can be children under 18, spouses or registered partners between the ages of 18 and 65)	HUF 2 300 (Not available after 23.03.2023.)
Monthly premium for HUF 8 000 000 accident insurance coverage for the event of accidental death[13] (available for Customers between the age of 18 and 65)	HUF 749 The product can not be sold from 08.08.2013
Monthly premium for HUF 8 000 000 life insurance coverage for the event of death by any cause[13] (available to Customers up to 65 years of age)	HUF 2 499 The product can not be sold from 08.08.2013
CIB Utility Bill Payment Protection, monthly fee	The product can not be sold from 15.07.2013
Advice regarding artefacts	HUF 0
Expedited service via the CIB 24 Private Banking line[1]	HUF 0
Expedited service at CIB bank branches	HUF 0
Conducting of insurance audit[14]	HUF 15 000
Preparation of special insurance proposals[15]	HUF 0

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INSURANCE PRODUCTS NO LONGER AVAILABLE	
	Contract concluded from 1 August 2021 – 22 March 2023
CIB Health Guard 2.0, Standard Basic Package (available at an age 6 month - 69 years). Monthly premium	HUF 6 290 / month / insured (Not available after 23.03.2023.)
CIB Health Guard 2.0, Optimum Basic Package (available at an age 18 – 69 years). Monthly premium	HUF 11 490 / month / insured (Not available after 23.03.2023.)
CIB Health Guard 2.0, Premium Basic Package (available at an age 18 – 69 years). Monthly premium	HUF 17 990 / month / insured (Not available after 23.03.2023.)
Hope Plus Silver Additional Insurance Package (available at an age 18 - 65 years, only attached to CIB Health Guard 2.0 Basic Package). Monthly premium	HUF 2 800 / month / insured (Not available after 23.03.2023.)
Hope Plus Gold Additional Insurance Package (available at an age 18 – 65 years, only attached to CIB Health Guard 2.0 Basic Package). Monthly premium	HUF 8 500 / month / insured (Not available after 23.03.2023.)

CIB CURRENT ACCOUNT OVERDRAFT FACILITY	
Annual transaction interest payable by the Customer	14.99% (APR: 16.30%)
Credit appraisal free upon application, renewal and limit increase	HUF 0

ELECTRONIC SERVICES	
Usage fee for password-generating device	
CIB Hard Token The possibility to apply for tokens will be abolished from 1 January 2024, replacement will not be possible from the 1st of January 2026	
Usage fee for a CIB Hard Token	HUF 552 / month / user
CIB Internet-based Electronic Services (CIB Bank mobile application, CIB Bank Online)	
Registration fee	HUF 0
Monthly fee	HUF 0

DATE AND TIME OF DEBITS AND CREDITS	
Frequency of interest payment	per calendar month, on the last bank working day
Frequency of interest debiting in relation to unauthorized credit and use of overdraft facility	Last working day of the calendar month
Due date of the monthly fee for the CIB Mobilbank card monitoring service / account monitoring service	Monthly fees for the service are charged every month in advance, with the first month's fee charged on the first day of use, then every month on the same day as the initial day of use (rollover of the initial date).
Due date of the CIB MOBILBANK SMS fee	The text message fee is charged subsequently, on the basis of the number of text messages sent by the Bank. The text message fee is charged monthly, in a lump sum, after the day

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	on which the service is requested, on the same day as the initial day of use (rollover of the initial date).

SERVICE FEES FOR PRIVATE BANKING GROUP MEMBERS[16]				
Private Banking Primary Group Member	Spouse	Children under the age of 18	Children between the age of 18 and 25	Other relatives[17]
HUF 15 273	HUF 7 636	HUF 3 817	- HUF 7 636 (in the case of satisfying the minimum requirements as per the prevalent Private Banking List of Conditions) - HUF 3 817 (in the case of not satisfying the minimum requirements as per the prevalent Private Banking List of Conditions)	HUF 7 636

CIB Bank is a member of the National Deposit Insurance Fund (NDIF), so its deposits are insured under the Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises.

Legal notes:
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.

Those Customers will be considered as Private Banking Customers, who at the time of opening the account on the 17th of July 2014 or before or concluding the contract on the 17th of July 2014 or before

a) have entered into a Contract with the CIB Bank Group concerning any Private Banking financial product or service, or
b) the total savings of such Customers deposited with or managed by the Bank is min. HUF 40 000 000 at account managing branches located in Budapest or HUF 30 000 000 in the case of account managing branches located elsewhere, or
c) the Bank has granted a loan to such Customers at the amount of HUF 40 000 000 if the account managing branch is located in Budapest and of HUF 30 000 000 if the account managing branch is located elsewhere,
d) as well as the close relatives, as per section 685 of the Civil Code before the 15th of March 2014, and section 8:1§ 2. from the 15th of March 2014, of the Customers specified in articles a)-c).

Those Customers will be considered as Private Banking Customers, who at the time of opening the account from the 18th of July 2014 to 16th March 2025 or concluding the contract from the 18th of July 2014 to 16 th March 2025

a) have entered into a Contract with the CIB Bank Group concerning any Private Banking financial product or service, or
b) the total savings of such Customers deposited with or managed by the Bank is min. HUF 60 000 000, or
c) the Bank has granted a loan to such Customers at the amount of HUF 60 000 000,
d) as well as the close relatives, as per section 8:1§ 2. of the Civil Code of the Customers specified in articles a)-c).

Those Customers will be considered as Private Banking Customers, who at the time of opening the account from the 17th of March 2025 or concluding the contract from the 17th of March 2025

a) have entered into a Contract with the CIB Bank Group concerning any Private Banking financial product or service and
b) the total savings of such Customers deposited with or managed by the Bank is min. HUF 100 000 000, or
c) the Bank has granted a loan to such Customers at the amount of HUF 100 000 000,

as well as the close relatives, as per section 8:1§ (1) 2. of the Civil Code of the Customers specified in articles a)-c).

Termination of bank account: If the amount that may be returned after the termination/expiry of the Bank Account (e.g. pro rata account management fee, card fee, etc.) is lower than the fee payable to the bank for the payment/transfer of the amount according to the List of Conditions in force at the time, the payment/transfer is free of charge. Otherwise, the amount of the payment/transfer shall be reduced by the fee set out in the List of Conditions in force at the time.

[1] CIB24 Private Banking telephone number: +36 (1) 399-8780. Services are also available via the CIB24 hotline: (+36 1) 4 242 242.
[2] After 8th August 2013 the applicable fee in case of an agreement of the electronic service by sending or availability of monthly statement, in each case, the first monthly statement made on paper for the current month 0 HUF.

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[3] Products: Telekom DOMINO prepaid card, vendor: Magyar Telekom Plc.; Praktikum prepaid card, vendor: Telenor Hungary Ltd.; Vodafone VitaMAX prepaid card, vendor: Vodafone Hungary. The pay-as-you-go mobile phone top-up service is available via the CIB24, CIB Bank mobile application and CIB Bank Online services.

[4] The Bank makes no commitment to execute large cash withdrawals at a time that has not been agreed in advance.
Cash withdrawals of large amounts must be reported to the Bank in advance, either verbally (by telephone, via CIB24/in person) or in writing, as follows:

Reporting the withdrawal of large sums of cash in advance:

Deadline for reporting		Amount of daily cash withdrawal		
		HUF	EUR, USD	Other
1 banking day before the cash withdrawal	From Monday to Thursday until 15:00, on Friday until 14:00	1 000 000 – 10 000 000	1 000 – 5 000	Up to the equivalent of USD 5 000
2 banking days before the cash withdrawal		Over 10 000 000	Over 5 000	Over the equivalent of USD 5 000

Advance reporting of a cash withdrawal in coins, of more than 50 coins:

- Cash withdrawals of up to HUF 500 000 must be reported 2 working days before the withdrawal
- Cash withdrawals of over HUF 500 000 must be reported 3 working days before the withdrawal, by 15:00 from Monday to Thursday and by 14:00 on Friday, and a list of denominations must be provided.

[5] In addition to the commission related to the transaction in question the Customer's bank account will be debited with all costs and commissions arising in connection with the transaction and rightfully charged by Magyar Posta Zrt.; such costs and commissions shall be debited upon their occurrence. An exception from the above shall be the fee charged by Magyar Posta Zrt. for the individual postal payment cheques, as well as the cost of generating such payment cheques by the Post Office. These amounts shall be debited from the Customer's HUF account at the beginning of the month after the subject month, simultaneously with the account management fee.

[6] This fee may be charged in connection with the administrative tasks involving the Bank proceeding on behalf of the Customer and a third party.

[7] In addition to the commissions related to foreign exchange transactions performed on the Customer's bank account, the bank account of the Customer or the Initiator of the foreign exchange transaction – as agreed by the Parties – will be charged with all incidental expenses related to the transactions performed (e.g. postal or DHL costs), and with the costs and commissions justifiably charged by the bank(s) involved in the execution of the transaction. (This also includes, in the case of outgoing FCY payments to destination countries that use the IBAN international bank account number format, the fee of approx. EUR 5-15, charged by the foreign bank if the beneficiary's account number was indicated incorrectly, or indicated in non-IBAN format, on the payment order.) In case of transfers outside the EEA, if the Customer undertakes to pay all the costs associated with the transfer, then he must ensure the availability of sufficient funds to cover such costs. The precise extent of such costs differs from bank to bank.

[8] The Personal Banker has a possibility to apply a unique option of pricing/rating.

[9] The total value of orders submitted in a currency that differs from the currency of the account to be debited will be calculated by CIB Bank at the FCY buy/sell exchange rate valid on the day of debiting of the account.
EEA Region: institution established by certain members of the European Union and European Free Trade Association (EFTA), an extension of the European Union's single market. Member States: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Greece, Netherlands, Croatia, Ireland, Poland, Latvia, Lithuania, Luxembourg, Hungary, Malta, Germany, Italy, Portugal, Romania, Spain, Sweden, Slovakia, Slovenia, Iceland, Liechtenstein, Norway.
SEPA: Single Euro Payments Area – business partners within the area can execute their Euro Payment Transactions (SEPA-Transfer, -Collection and Card Payments) regardless of their place of residence (inhabitancy) - within or outside the border - under the same basic conditions, rights and obligations. (Single Euro Payments Area): a payment instrument for sending and receiving payments in Euro, using unified standards and rules, a common European payment tools in the European Economic Area. (Further information: https://www.mnb.hu/fogyasztovedelem/bankszamlak/szolgaltatasok/mi-az-egyseges-euro-fizetesi-ovezet-sepa)

[10] In the case of orders that are in a non-EEA currency, if the initiator of the order does not agree to pay the foreign bank charges, the transferred amount will be credited to the beneficiary's account reduced by any fees charged by intermediary banks, which differ in their extent from one bank to the next.

[11] The HUF fee shall be charged in FCY after conversion at the FCY exchange rate applied by the cash-desk on the given day.

[12] The fee for all other types of bankcard according to „Charges and commissions for bankcards of private individuals".

[13] For details, please consult our Special Offers.

[14] The price includes an audit of up to 5 insurance contracts - for quotations regarding audits of more contracts than that, please contact your Private Banker.

[15] Please, inquire and indicate your needs regarding the service to your Private Banker.

[16] They are optionally debited to the account of the Private Banking Primary Group Member or the Group Member; in the lack of a separate agreement, fees will be debited to the account of the Private Banking Primary Group Member.

[17] Other relatives: close relations: registered partner, lineal relatives, adoptive parents, step-parents and foster parents, as well as siblings; the partner, the spouse of a lineal relative, the fiancé or fiancée, the lineal relatives and siblings of the spouse, as well as the sibling's spouse.

[20] Service is not yet available in CIB Bank mobile application and CIB Bank Online. After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the application till 31 December 2021. The Bank will inform customers 5 days before introduction of new services in the application and CIB Bank Online by notice and Internet Bank message.

CIB BANK
Intesa Sanpaolo Group

LIST OF CONDITIONS

CIB Private Banking Private Account Package

for Private Banking Customers

TO 100.000 EUR OBA INSURED DEPOSIT

KL-379
Effective as from: 9th January 2027

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[21] The bank-switch fee is debited during the bank switching process regulated by Government Regulation 263/2016. (VIII. 31.), if the affected current account – regulated by this list of conditions – will be closed in the process. The bank-switch fee is a fee incurred in connection with the bank switching process when the Bank acts as the old payment service provider and it has to be payed in addition to the account closing fee in case of contracts signed on or after 01.01.2017.

[22] With CIB 5, 10 'Minősített Fogyasztóbarát' Home Loan [Customer-friendly Home Loan], and CIB Home Start Interest Subsidised Loan the transaction fee of Bank-to-bank GIRO transfers and Intrabank transfers (transferring the loan to the seller or to the lender bank in case of refinancing) is HUF. The sale of CIB 5 'Minősített Fogyasztóbarát' Home Loan [Customer-friendly Home Loan], has been suspended from 1 July 2023.

In the case of CIB Babaváró loan, the GIRO interbank transfer linked to the loan, and the in-bank transfer fee (the fee for transferring the loan to the Bank providing the refinanced loan in connection with the loan refinance) shall in all cases be HUF 0.

[23] In case of currencies with no RFR available, 0% is taken into account instead of the value of RFR.

[24] Pursuant to Act CXVI of 2012 on Financial Transaction Levies (Article 3(4) thereof), for customers who are not considered as Hungarian citizens (i.e., from another Member State or from another state) for tax purposes, the transaction fee rate specified below shall be reduced by 0.45% for fees specified "in %" and by 20. 000 HUF per transaction (50.63 EUR / 54.41 USD per transaction for transactions involving a foreign currency account), except for transactions to the Hungarian State Treasury. In case of changing the account package between 01.05.2023 and 04.05.2023, the above discounts are fully available from 05.05.2023.

[25] The fee for sending a paper statement of account by post will be charged for bank accounts opened from 23.10.2023, if the Customer requests a paper statement of account to be sent by post. The postal statement fee will be charged in the month following the subject month (subject month: the month for which the bank statement is issued) If the Customer does not request a monthly paper statement by post, the Customer may request one paper statement per month at a branch without charge if the paper statement has not been previously provided.

[26] As of 9 January 2027, the Bank will provide the SEPA Instant Credit Transfer service, under which the Bank will credit the amounts of EUR transfers initiated as SEPA Instant Credit Transfers to the beneficiary's payment account free of charge, in accordance with the provisions of the Special Terms and Conditions for Bank Accounts and Payment Transactions for Consumers and Sole Proprietors. However, the initiation of SEPA Instant Credit Transfers will not be available for the time being.

With respect to all fees, commissions and costs not discussed in the present List of Conditions the Bank's Standard Retail Conditions shall be applicable.