CIB BANK
Intesa Sanpaolo Group

LIST OF CONDITIONS

for CIB Alap Accounts
of private individuals

TO 100.000 EUR OBA INSURED DEPOSIT

KL-529
Effective as from 9th January 2027

Terms applicable to the basic services

	HUF ACCOUNT
Monthly account management fee	HUF 1 454 that does not exceed 0.5 % of the monthly gross minimum wages of the lowest amount valid on the last day of the year preceding its due date (Promotion: HUF 0 until the consumer price index does not fall below 4% for three consecutive months, but not later than 30.06.2026)
Minimum deposit for account opening	none
Account opening fee	HUF 0
Account closing fee	HUF 0

Forint-based debit bankcards	
Annual fee for primary card	CIB Visa Inspire Electronic Bankcard: HUF 0

FORINT TRANSACTIONS	
Instant Bank-to-bank GIRO transfer [20]	
CIB Bank mobile application, CIB Bank Online	0,921%, max. HUF 90 289 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)

	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,278%, max. HUF 64 781 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
CIB TPP channel	0,921%, max. HUF 90 289 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,278%, max. HUF 64 781 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
Bank-to-bank GIRO transfer [20]	
CIB Bank mobile application, CIB Bank Online	0,921%, max. HUF 90 289 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,278%, max. HUF 64 781 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
CIB TPP channel	0,921%, max. HUF 90 289 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)

	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,278%, max. HUF 64 781 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
CIB24	1,067%, max. HUF 95 135 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,369%, max. HUF 68 220 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
Paper-based service[16], with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1,229%, max. HUF 98 447 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,509%, max. HUF 71 099 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
Instant Intrabank transfer [20]	
CIB Bank mobile application, CIB Bank Online	0,901%, max. HUF 88 485 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF HUF 50 000 until 31.12.2026)
CIB TPP channel	0,901%, max. HUF 88 485 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
Intrabank transfer [20]	
CIB Bank mobile application, CIB Bank Online	0,901%, max. HUF 88 485 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)

CIB TPP channel	0,901%, max. HUF 88 485 (Promotion: HUF 0 for the portion of thetransaction not exceeding HUF 50 000 until 31.12.2026)
CIB24	1,047%, max. HUF 93 222 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
Paper-based service[16], with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1,206%, max. HUF 96 454 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
Transfer between the Client's own accounts kept at CIB Bank	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24	0,455%, max. HUF 21 926
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0,590%, max. HUF 22 394 (Promotion: In the case of Magnifica customers HUF 0 until 31.12.2026)
Execution of a standing order via the GIRO system [20]	0,869%, max. HUF 26 613 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,228%, max. HUF 1 103 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
Execution of an intrabank standing order [20]	0,869%, max. HUF 26 613 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
Fee charged in the case of fulfilment of a direct debit	HUF 0
Submission of a HUF collection order based on a letter of authorisation for crediting to a bank account kept at CIB	HUF 0
Registration of an incoming collection order based on an authorisation letter	HUF 0

The first 2 HUF cash withdrawals of a given calendar month from any domestic ATM, the combined amount of which does not exceed HUF 300,000 [1]	HUF 0
The first HUF cash withdrawal of a given calendar month from the cash desk of a bank branch, up to a limit of HUF 50,000 [3]	HUF 0
Cash deposit at a bank branch	HUF 0

ELECTRONIC SERVICES	
Fees for password generator	
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.	
- CIB Hard Token usage fee	HUF 553 / month / user

CIB Internet-based Electronic Services (CIB Bank mobile application)	
- Registration fee	HUF 0
- Monthly fee	HUF 0
CIB Internet based Electronic Services (CIB Bank Online)	
Registration fee	HUF 0
Monthly fee	HUF 0

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Terms applicable to the non-basic services

	HUF ACCOUNT
On-demand interest	Annual interest: 0,01% AER: 0,01%
Unauthorised overdraft interest	27,99%
Date of crediting interest on account	per calendar month, on the last bank working day
Date of debiting unauthorised overdraft interest	The last bank working day of every month
Regular monthly bank statement via CIB Bank mobil application [11]	HUF 0
First paper statement each month, sent by post[22]	HUF 0 **In case of Bank Account Agreement signed after 23.10.2023: HUF 228**
Fee for issuing additional bank statements or certificates at the Client's request Relating to the past 6 months / month Relating to more than 6 months previously / month	 HUF 2 094 HUF 4 194
Fee for a change of account signatory	HUF 1 045
Registration of a beneficiary in the case of death	HUF 3 143
Fee for a change of account package [14,18]	HUF 2 008
Bank-switch fee [15]	HUF 990 (in case of contracts signed on or after 01.01.2017.)

Fee applicable in the case of breach of contract	
Penalty fee for breach of contract	HUF 6 558

Forint-based debit bankcards	
Annual fee for primary card	In the case of bank cards of another type than CIB Visa Inspire Electronic bank cards, the effective fees of the *Bank Card List of Conditions for Private Individuals* apply.
Annual fee for supplementary card	The effective fees of the *Bank Card List of Conditions for Private Individuals* apply.

FORINT TRANSACTIONS	
Bank-to-bank RTGS (VIBER) transfer [20]	1,24%, min. HUF 19 336, max. HUF 191 129
Fee for the modification or cancellation of a standing order	HUF 554 /transaction
Conditional transfer [2]	
mobile-phone prepaid card top-up	HUF 0
Díjnet bill payment – CIB Bank mobile application, CIB Bank Online	HUF 0
Notification of limit breach	HUF 163 /transaction
Fee for the cancellation of an order (including recalling), or the modification of an order Intrabank order	HUF 0 / transaction
Bank-to-bank order	HUF 0 / transaction
Deposit fixing or termination, increasing or reducing the amount of deposited capital on the rollover date	
CIB Bank mobile application**, CIB Bank Online**[13]	HUF 0
CIB24	HUF 0
Paper-based service, with the order submitted via a Magnifica Banker	HUF 0
Termination of a fixed-term deposit on a day other than the rollover date	
CIB Bank mobile application**, CIB Bank Online**[13]	HUF 0
CIB24	HUF 217 /transaction

Paper-based service, with the order submitted via a Magnifica Banker	HUF 436 /transaction
Cash deposit at a bank branch	
- fee the processing of coins if more than 50 coins are deposited [3]	4,93%
Deposit with a postal cash transfer order, postal installed voucher, postal subsequent setup, postal resettling	217 Ft + 0,567% / transaction
With respect to the part exceeding HUF 50,000 of the first HUF cash withdrawal of a given calendar month from the cash desk of a bank branch / Additional HUF cash withdrawals in a given calendar month from the cash desk of a bank branch [3]	2,873%, min. HUF 2 349, max. HUF 227 999
- fee for coin processing if more than 50 coins are withdrawn [3]	4,93%
Fee for failing to make a cash-desk withdrawal after giving advance notice, or for withdrawing more than HUF 1 million (or the equivalent in foreign currency) without giving advance notice [3]	HUF 21 376 / occasion
Postal payment order [10] (The Bank does not offer this service as a paper-based service after 01.03.2012)	HUF 858 / order
Submission of an official transfer order or a collection order formerly with the purpose code "2" (submission of a HUF collection order), on the grounds of Foreclosure, for crediting to a bank account kept at CIB	HUF 2 728
Registration of an incoming official transfer order and transfer ruling or a collection order, formerly with the purpose code "2", on the grounds of Foreclosure	HUF 2 728
Correspondence fee	HUF 821
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
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 80 / 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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FOREIGN CURRENCY ACCOUNT	
On-demand interest	Annual interest: 0,01% AER: 0,01%
Unauthorised overdraft interest	Risk Free Rate - RFR in the given currency (O/N) + yearly 6%[19]
Date of crediting interest on FCY account	per calendar month, on the last bank working day
Date of debiting unauthorised overdraft interest	The last bank working day of the calendar month
Minimum deposit for account opening	None
Monthly account management fee	HUF 587
Account opening and closing fee	HUF 0
Regular monthly statement [12,22]	HUF 0 **In case of Bank Account Agreement signed after 23.10.2023, the fee for sending the monthly statement by post: HUF 228**
Statement upon special request, certificate Relating to the past 6 months / month Relating to more than 6 months previously / month	 USD 10,45 USD 20,94

FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFERS ABROAD [4] (initiated from HUF or FCY accounts)	
Bank-to-bank transfer [5, 6, 20]	
CIB Bank mobile application**, CIB Bank Online**	1,032%, min. USD 33,78, max. USD 987,52
CIB TPP channel	1,032%, min. USD 33,78, max. USD 987,52
CIB24	1,313%, min. USD 33,45, max. USD 995,88
Paper-based service[16], with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1,360%, min. USD 34,87, max. USD 1 052,35
Expedition fee for execution with a T-day value date in the case of EUR, USD, GBP and CAD	USD 62,94

SEPA[21] and other transfer in EUR in the EEA Region (except domestic transfer)[5, 20]	
CIB Bank mobile application, CIB Bank Online	0,921%, max. HUF 90 289 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
CIB TPP channel	0,921%, max. HUF 90 289 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
CIB24	1,067%, max. HUF 95 135 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1,229%, max. HUF 98 447 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026)
Domestic SEPA[21] and other transfer in EUR in outside the EEA Region [5,20]	
CIB Bank mobile application**, CIB Bank Online**	1,010%, min. EUR 29,49, max. EUR 863,81
CIB TPP channel	1,010%, min. EUR 29,49, max. EUR 865,26
CIB24	1,283%, min. EUR 29,20, max. EUR 871,09
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1,330%, min. EUR 30,46, max. EUR 920,36
Expedition fee for execution with a T-day value date in EUR in the EEA Region	EUR 56,39
Intrabank transfer [5, 6]	
CIB Bank mobile application**, CIB Bank Online**	USD 39,08
CIB TPP channel	USD 39,08
CIB24 [20]	0,734%, min. USD 22,75, max. USD 455,22

Paper-based service[16,20], with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0,758%, min. USD 23,74, max. USD 479,48
Transfer between the Client's own accounts kept at CIB Bank	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24	USD 10,82
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	USD 11,29 (Promotion: In the case of Magnifica customers USD 0 until 31.12.2026)
Surcharge for foreign currency transfers (including between the Client's own accounts) that require manual processing	USD 3,28

HUF transfer abroad [20]	0,585%, min. HUF 16 377, max. HUF 232 047
Fee for the cancellation of an order (including recalling), or the modification of an order Intrabank order	HUF 0 / transaction
Bank-to-bank order	HUF 0 / transaction
Deposit fixing or termination, increasing or reducing the amount of deposited capital on the roll over date	
CIB Bank mobile application, CIB Bank Online[13]	HUF 0
CIB24	HUF 0
Paper-based service, with the order submitted via a Magnifica Banker	HUF 0
Termination of a fixed-term deposit on a day other than the rollover date	
CIB Bank mobile application, CIB Bank Online[13]	HUF 0
CIB24	HUF 217/transaction
Paper-based service, with the order submitted via a Magnifica Banker	HUF 436/transaction

Cash deposit of foreign currency to a HUF or FCY account (CIB Bank Zrt. only accepts banknotes)	HUF 0
Fee for the depositing of damaged foreign currency banknotes	16,44% of the deposited amount
Cash withdrawal in foreign currency to the debit of HUF or FX account [3]	2,873%, min. HUF 2 349, max. HUF 227 999
Cash withdrawal in HUF to the debit of FX account [3]	2,873%, min. HUF 2 349, max. HUF 227 999

ELECTRONIC SERVICES
Fees for password generator
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.

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INSURANCE PRODUCTS NO LONGER AVAILABLE	
	HUF ACCOUNT
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 1,000,000 accident insurance policy providing cover for accidental death (available between 18 and 65 years of age)	HUF 139 (Not available after 23.03.2023.)
Monthly premium for HUF 1,000,000 life insurance policy providing cover for death by any cause (available between 18 and 65 years of age)	HUF 399 Not available after 08.08.2013.
Monthly premium for HUF 8,000,000 accident insurance policy providing cover for accidental death (available between 18 and 65 years of age)	HUF 999 Not available after 08.08.2013.
Monthly premium for HUF 8,000,000 life insurance policy providing cover for death by any cause (available up to 65 years of age)	HUF 2 499 Not available after 08.08.2013.

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

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	HUF CARD COVERAGE ACCOUNT [5]	FCY CARD COVERAGE ACCOUNT [5]	CIB UNSECURED LOAN TECHNICAL ACCOUNT [9] *(Sales of this product will be discontinued from 01 September 2017)*
On-demand interest	Annual interest: 0,01%	Annual interest: 0,01%	Not available
	AER: 0,01%	AER: 0,01%	Not available
Unauthorised overdraft interest	27,99%	Risk Free Rate - RFR in the given currency (O/N) + yearly 6%[19]	27,99%
Date of debiting unauthorised overdraft interest	The last bank working day of the calendar month		
Minimum deposit for account opening	None		
Monthly account management fee	HUF 0		
Account opening and closing fee	Not available	Not available	HUF 0
Regular monthly statement [11] via CIB Bank mobile application , CIB Bank Online	HUF 0	Not available	HUF 0
Regular monthly statement	Not available	HUF 0	Not available
First monthly paper statement of each month	HUF 0	Not available	HUF 0 (only at the Client's request)
Fee for issuing additional bank statements or certificates at the Client's request Relating to the past 6 months / month Relating to more than 6 months previously / month	Not available	Not available	 HUF 2 094 HUF 4 194
Transfer between the Client's own accounts kept at CIB Bank			

CIB Bank mobile application, CIB Bank Online	HUF 0	HUF 0	HUF 0
CIB TPP channel	HUF 0	HUF 0	HUF 0
CIB24	HUF 167	USD 8,44	HUF 0
Paper-based service, on Electronic Signature Pad	0,415%, min. HUF 336, max. HUF 22 657	0,415%, min. USD 16,88, max. USD 79,14	HUF 0
Cash deposit at a bank branch -fee the processing of coins if more than 50 coins are deposited [3]	HUF 0 4,93%	Not available	HUF 0 4,93%

Deposit with a postal cash transfer order	HUF 163 + 0,567% /transaction	Not available	Not available
Cash deposit of foreign currency to a HUF or FCY account (only banknotes are accepted)	Not available	HUF 0	Not available
Cash withdrawal from cash desk in a bank branch [3]	Not available	Not available	2,361%, min. HUF 1 288 max. HUF 207 630 4,93%
- fee for coin processing if more than 50 coins are withdrawn [3]			
Fee for failing to make a cash-desk withdrawal after giving advance notice, or for withdrawing more than HUF 1 million (or the equivalent in foreign currency) without giving advance notice [3]	Not available	Not available	HUF 16 459/ occasion
Correspondence fee	Not available	Not available	HUF 821
CIB Internet based Electronic Services			
Fees for password generator			
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.			
- CIB Hard Token usage fee	Not available	Not available	HUF 553 / month / user

CIB Internet-based Electronic Services (CIB Bank mobile application)			
Registration fee	HUF 0	HUF 0	HUF 0
Monthly fee	HUF 0	HUF 0	HUF 0
CIB Internet based Electronic Services (CIB Bank Online)			
Registration fee	HUF 0	HUF 0	HUF 0
Monthly fee	HUF 0	HUF 0	HUF 0

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.

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] If a declaration is submitted indicating a payment account to serve for the free cash withdrawals, the two-times-two free cash withdrawals available based on the declaration and on the basic service shall not be aggregated; in this case, the number and the amount limit of HUF cash withdrawals provided free of charge from domestic ATMs as part of the basic service will be unchanged.

[2] 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.

[3] The Bank assumes no obligation to execute large cash withdrawals at a time that has not been agreed in advance. Notice of withdrawals of large amounts of cash must be given to the Bank in advance, either verbally (by telephone, CIB24/in person) or in writing as follows:

Giving advance notice of the withdrawal of large sums of cash:

Deadline for giving notice		Daily amount of cash withdrawal		
		HUF	EUR, USD	Other
1 bank working day before the withdrawal	Monday-Thursday up to 15:00 Friday up to 14:00	1,000,000 – 10,000,000	1,000 – 5,000	Up to the equivalent of USD 5,000
2 bank working days before the withdrawal		Over 10,000,000	Over 5,000	Over the equivalent of USD 5,000

Giving advance notice of a cash withdrawal or cash deposit of more than 50 coins:

- Advance notice of cash withdrawals or cash deposit of up to HUF 500 000 must be given 2 working days before the withdrawal or deposit.

- Notice of cash withdrawals or cash deposit of over HUF 500 000 must be given 3 working days before the withdrawal or deposit, by 15:00 from Monday to Thursday and by 14:00 on Friday, and a list of denominations must be provided.

4 In addition to the commission payable on foreign currency transactions involving the Client's Bank Account, any out-of-pocket expenses (e.g. postal charges, DHL courier charges, etc.) related to the executed transactions, as well as any justified fees and commissions incurred due to the involvement of an intermediary bank or banks may – as chosen by the Parties – be charged either to the Client or to the Originator of the foreign currency transaction. (These include, in the case of outgoing foreign-currency payments to destination countries that use the IBAN international bank account number format, the fee charged by the foreign bank if the beneficiary's IBAN-format account number was indicated erroneously on, or omitted from, the payment order.) In case of transfers outside the EEA, if the Client agrees to pay all the fees and charges associated with the transfer, the Client must ensure that sufficient funds are available on the designated account to cover such costs. The precise amounts of the fees and charges differ from bank to bank. Upon fulfilment, the HUF value of the foreign currency transfer fees and costs (e.g. SWIFT), as well as any justified fees and commission incurred due to the involvement of an intermediary bank/banks, financial or other institutions (e.g. surcharge of manual processed transfers), are charged to the Client as and when they arise. These costs can arise in both outbound and inbound foreign currency transfers and can therefore be debited. Transfer orders submitted on a transfer order form are accepted by CIB Bank only on a special foreign currency transfer order form.

5 CIB Bank's sell/buy foreign exchange rate valid on the date of debiting the account is applied to calculate the amount of orders submitted in a currency different from that of the account debited.
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)

6 In the case of foreign exchange transfer orders with a beneficiary who keeps their account with a financial service provider established outside the EEA, if the account holder doesn't agree to pay the foreign bank charges, the transferred amount could be credited to the bank account of the beneficiary reduced by any arising intermediary bank charges, which differ from bank to bank.

7 Footnote 7 has been deleted

8 Footnote 8 has been deleted

9 The CIB Unsecured Loans TECHNICAL Account, which serves for making repayments on the CIB Personal Loan and the CIB Debt Consolidation Loan, is a restricted-purpose payment account on which only Transactions specified in this List of Conditions may be executed, and in relation to which only the supplementary services specified in this List of Conditions may be requested. A CIB Unsecured Loans TECHNICAL Account may be opened in the case of an application for a CIB Debt Consolidation Loan, and, in the case of a CIB Personal Loan applied for by 3 November 2014, for the purpose of disbursement and repayment; indeed, in these cases, the opening of such an account is compulsory. The fee for opening and maintaining a CIB Unsecured Loans TECHNICAL Account is HUF 0. The related account statements are made available by the Bank to the Client via the CIB Bank mobile application, CIB Bank Online. A Debit Card may not be requested to go with the CIB Unsecured Loans TECHNICAL Account.

10 Besides the commission related to the given transaction, the Principal's bank account is debited with the costs and commissions lawfully charged by Magyar Posta Zrt. that arise in connection with the executed transaction, and which are debited at the time they arise. An exception is Magyar Posta's fee charged for each money order, which is debited

from the forint account at the same time as the transfer, and the payment-order's postal production fee, which is charged to the forint account at the start of the month following the month of performance together with the account management fee.

11 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, with the proviso that in every case the first paper-based monthly statement for the given month is free of charge.

12 In case of Bank Account Agreement signed before 23.10.2023, the first paper bank statement for each month is always free of chargeIn case of Bank Account Agreement signed after 23.10.2023, if the Customer requests the paper statement to be sent by post, the fee for sending the paper statement by post will be charged.

13 Service is not yet available in CIB Bank mobile application, 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 and CIB Bank Online 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.

14 If a Client decides to change their existing bank account to the CIB Classic Private Account – with the "JZH nullás" monthly account management fee discount – having concluded a mortgage loan contract on or after 21 March 2016, then the change of account will be free of charge.

15 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.

16 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 0. 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.

17 Footnote 17 has been deleted.

18. If a Client decides to change their existing bank account to the CIB Classic Private Account – with the "BAB nullás" monthly account management fee discount – having concluded a CIB 'Babaváró' Loan contract on or after 1 July 2019, then the change of account will be free of charge.

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

20. 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

22. 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.

21. 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.