CIB BANK
Intesa Sanpaolo Group

# CIB Kártyázó Account Package for Consumers
## List of Conditions

KL-505
Effective from: 9th January 2027

TO 100.000 EUR OBA INSURED DEPOSIT

| PRODUCTS AND SERVICES AVAILABLE AT A DISCOUNT | | | | |
|---|---|---|---|---|
| **Specification of products and services** | | **Extent of discount** | | |
| **Name of product / service** | **Type of fee affected by the discount** | **CIB Kártyázó Minimum Account Package** *(Sales of this product will be discontinued from 01 January 2018)* | **CIB Kártyázó Medium Account Package** *(Sales of this product will be discontinued from 01 January 2018)* | **CIB Kártyázó Maximum Account Package** *(Sales of this product will be discontinued from 01 January 2018)* |
| Forint-based debit card: CIB MasterCard Gold | Annual fee for main card | - | - | 100% |
| MasterCard Gold credit card | Annual fee for main card | - | - | 100%* |
| MasterCard Gold credit card | Monthly card-management fee | - | - | 100%* |
| Forint-based debit card: CIB Visa Internet Card | Annual fee for main card | - | 100% | 100% |
| Forint-based debit card: CIB Visa Inspire Embossed Bank Card | Annual fee for main card | - | 100% | - |
| CIB Optimum Credit Card | Annual fee for main card | - | 100%** | 100%** |
| CIB Optimum Credit Card | Credit card account management fee | - | 100%** | 100%** |
| CIB Travel Protection*** (Not available after 23.03.2023.) | Annual fee | - | 100% | GOLD debit and credit cards include the CIB Travel Protection service free of charge. |

| PRODUCTS AND SERVICES AVAILABLE AT A DISCOUNT | | | | |
|---|---|---|---|---|
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**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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|---|---|---|---|---|
| Forint-based debit card: CIB Visa Inspire Electronic Bank Card | Annual fee for main card | 100% | - | - |
| CIB Overdraft Facility***** | Credit appraisal fee for approved application: | 100% | 100% | 100% |
| CIB Overdraft Facility | Annual Interest | 5% off the standard rate of the Annual Interest. ***** (For loans disbursed before 01.05.2023) | | |
| CIB Foreign Currency Account | Monthly account management fee | 100% | 100% | 100% |

| **FREE-OF-CHARGE SERVICES** | | | | |
|---|---|---|---|---|
| | | | | |
| Bank-card purchase in Hungary or abroad | Transaction fee | HUF 0, USD 0, EUR 0 | HUF 0, USD 0, EUR 0 | HUF 0, USD 0, EUR 0 |

| **DISCOUNTS IN THE CASE OF EXISTING PRODUCTS AND SERVICES THAT MAY NO LONGER BE APPLIED FOR** | | | | |
|---|---|---|---|---|
| **Specification of products and services** | | **Extent of discount** | | |
| **Name of product/service** | **Type of fee affected by the discount** | **CIB Kártyázó Minimum Account Package** *(Sales of this product will be discontinued from 01 January 2018)* | **CIB Kártyázó Medium Account Package** *(Sales of this product will be discontinued from 01 January 2018)* | **CIB Kártyázó Maximum Account Package** *(Sales of this product will be discontinued from 01 January 2018)* |
| Forint-based debit card: CIB Internet Card (MasterCard) | Annual fee for main card | - | 100% | 100% |
| Forint-based debit card: MasterCard Standard, Visa Classic | Annual fee for main card | - | 100% | - |
| CIB Credit Card, CIB-Generali Credit Card, CIB Shopping Card | Main-card annual fee in the years following the first year | - | 100% | 100% |



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| | | | | |
|---|---|---|---|---|
| CIB Credit Card, CIB-Generali Credit Card, 'Aranykor' (Golden Age) Credit Card, CIB Shopping Card | Monthly card-management fee | - | 100% | 100% |
| Forint-based debit card: CIB Visa Electron, CIB MasterCard Unembossed, CIBEZZ Visa Electron, CIBEZZ MC Unembossed | Annual fee for main card | 100% | - | - |

*** Annual Percentage Rate (APR) in the case of a Gold Credit Card: 34.03%**
The APR was calculated assuming a credit limit of HUF 795,000 and a term of 3 years, and is applicable only in respect of applications for the CIB 'Kártyázó' Maximum Account Package. The credit card is classified as a credit facility with variable payments.

****APR in the case of a CIB Optimum Credit Card: 34.02%**
The APR was calculated assuming a credit limit of HUF 375,000 and a term of 3 years, and is applicable only in respect of applications for the CIB 'Kártyázó' Medium or Maximum Account Package. The credit card is classified as a credit facility with variable payments.

*** The service is provided by Aegon Magyarország Általanos Biztosító Zrt. The conditions of CIB Travel Protection are contained in the "CIB Travel Protection Group Travel Insurance, Insurance Terms", the conditions of the CIB Supplementary Travel Protection - World Wide Coverage (both for silver, gold and platinum package age) are contained in the "Aegon World Wide Travel Insurance Contract Terms". CIB Travel Protection can be applied for until the age of 75, or in the case of free travel protection, it ends when the person turns 75, and the additional travel insurance can be applied for until the age of 90.
The sale of CIB Travel Protection was discontinued on March 23, 2023, the insurance products applied for bank cards applied for until March 22, 2023, and the automatically connected CIB Travel Protection and CIB Additional Travel Protection and Additional Travel Insurance products also after March 23, 2023 remain unchanged and are valid according to the relevant insurance conditions of Aegon Biztosító Zrt. (www.cib.hu/Maganszemelyek/Biztositasok/utazasi_vedelem_szolgaltatas).
****The discount for the CIB Optimum Credit Card does not apply to the Espresso package, as the monthly fee for this must be paid even in the event that there is a discount in place in respect of the CIB 'Kártyázó' Account Packages.

***** **APR in the case of a CIB Kártyázó Minimum Account Package: 37,84%**
**APR in the case of a CIB Kártyázó Medium Account Package: 43,74%**
**APR in the case of a CIB Kártyázó Maximum Account Package: 43,61%**

The Annual Percentage Rate (APR) has been determined in accordance with the latest conditions and the effective statutory provisions, and may change in the event of an amendment to these conditions or a change in the law. The size of the APR does not reflect the degree of interest risk associated with the loan. Terms: in case of CIB Kártyázó Minimum Account Package, CIB Kártyázó Médium Account Package HUF 375.000 in case of CIB Kártyázó Maximum Account Package HUF 465 000 and one year tenor.



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|---|---|---|---|---|
| **On-demand interest** | | Annual interest: 0.01% | | |
| | | AER: 0.01% | | |
| **Interest on unauthorised credit** | | 27.99% | | |
| **Date of crediting interest on account** | | per calendar month, on the last bank working day | | |
| **Debiting of interest on unauthorised credit** | | The last bank working day of every calendar month | | |
| **Account-opening minimum amount** | | none | | |
| **Monthly account management fee[12]** | | HUF 3 461 | HUF 5 771 | HUF 9 776 |
| **Extent of fee refund, in %, off the monthly account management fee[12]** | **Bank-card transactions determining the extent of the refund[12]** | **Extent of fee refund, in HUF, off the monthly account management fee[12]** | | |
| **25%** | at least 10 purchase transactions made with a debit or credit card in the previous calendar month | HUF 865 | HUF 1 442 | HUF 2 443 |
| **50%** | at least 20 purchase transactions made with a debit or credit card in the previous calendar month | HUF 1 731 | HUF 2 885 | HUF 4 888 |
| **75%** | at least 30 purchase transactions executed with a debit or credit card in the previous calendar month | HUF 2 596 | HUF 4 328 | HUF 7331 |

| | | | |
|---|---|---|---|
| **Monthly account management fee after a 25% fee refund[12]** | HUF 2 596 | HUF 4 328 | HUF 7331 |



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|---|---|---|---|
| **Monthly account management fee after a 50% fee refund[12]** | HUF 1 731 | HUF 2 885 | HUF 4 888 |
| **Monthly account management fee after a 75% fee refund[12]** | HUF 865 | HUF 1 442 | HUF 2 443 |
| **Account opening fee** | HUF 0 | | |
| **Account closing fee** | HUF 0 | | |
| **Bank-switch fee [15]** | HUF 990<br>(in case of contracts signed on or after 01.01.2017.) | | |
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| **Regular monthly bank statement via, CIB Bank mobile application**, CIB Bank Online [10] | HUF 0 | | |
| **First paper statement each month, sent by post** | HUF 0 | | |
| **Fee for issuing additional bank statements or certificates at the Client's request**<br>Relating to the past 6 months / month<br>Relating to more than 6 months previously / month | <br>HUF 2 094<br>HUF 4 194 | | |
| **Fee for a change of account package[14, 18]** | HUF 2 008 | | |
| **Fee for a change of account signatory** | HUF 1 045 | | |
| **Specification of beneficiary in the event of death** | HUF 3 143 | | |

| **FORINT TRANSACTIONS** | | | |
|---|---|---|---|
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| | |
|---|---|
| **<u>Instant</u> Bank-to-bank GIRO transfer [20]** | |
| CIB Bank mobile application, CIB Bank Online | HUF 0 + 0,717%, max. HUF 27 459<br>(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:<br>HUF 0 + 0,072%, max. HUF 1 644<br>(Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026) |
| CIB TPP channel | HUF 0 + 0,717%, max. HUF 27 459<br>(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:<br><br>HUF 0 + 0,072%, max. HUF 1 644<br>(Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026) |
| **Bank-to-bank transfer via GIRO [20]** | |
| CIB Bank mobile application, CIB Bank Online | HUF 0 + 0,717%, max. HUF 27 459<br>(Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026) |



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|---|---|
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:<br><br>HUF 0 + 0,727%, max. HUF 1 644<br>(Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026) |
| CIB TPP channel | HUF 0 + 0,717%, max. HUF 27 459<br>(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:<br><br>HUF 0 + 0,072%, max. HUF 1 644<br>(Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026) |
| CIB24 | 2,076%, min. HUF 1 266, max. HUF 97 609 |
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:<br><br>1,433%, min. HUF 1 266, max. HUF 70 358 |
| In paper format[16], through a Magnifica Banker, on Electronic Signature Pad | 2,157 min. HUF 1 318, max. HUF 101 027 |
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:<br><br>1,495%, min. HUF 1 318, max. HUF 73 326 |
| **Instant Intra-bank transfer [20]** | |
| CIB Bank mobile application, CIB Bank Online | HUF 0 + 0,717%, max. HUF 27 459<br>(Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026) |
| CIB TPP channel | HUF 0 + 0,717%, max. HUF 27 459<br><br>(Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026) |



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|---|---|
| **Intrabank transfer [20]** | |
| CIB Bank mobile application, CIB Bank Online | HUF 0 + 0, 717%, max. HUF 27 459<br>(Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026) |
| CIB TPP channel | HUF 0 + 0, 717%, max. HUF 27 459<br>(Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026) |
| CIB24 | 2,076%, min. HUF 1 266, max. HUF 95 631 |
| In paper format[16], through a Magnifica Banker, on Electronic Signature Pad | 2,157%, min. HUF 1 318, max. HUF 98 967 |
| **Transfer between Client's own accounts kept at CIB Bank** | |
| CIB Bank mobile application, CIB Bank Online | HUF 0 |
| CIB TPP channel | HUF 0 |
| CIB24 | HUF 0 |
| In paper format, through a Magnifica Banker, on Electronic Signature Pad | HUF 0 |

| **FORINT TRANSACTIONS** | | | |
|---|---|---|---|
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| **Interbank transfer via RTGS system [20]** | 1,24%, min. HUF 19 336, max. HUF 191 129 | | |
| **Fulfilment of standing order via GIRO [20]** | HUF 0 + 0,691%, max. HUF 26 953<br>(Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026) | | |



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|---|---|
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:<br>HUF 0 + 0,049%, max. HUF 1 138<br>(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] | HUF 0 + 0,691%, max. HUF 26 953<br>(Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026) |
| **Fee for the modification or cancellation of a standing order** | HUF 0 |
| **Fee charged in the case of fulfilment of a direct debit** [20] | HUF 0 + 0,691%, max. HUF 26 953 |
| **Conditional transfer**[1] | |
| 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**<br>Intrabank order<br>Bank-to-bank order | <br>HUF 0 / order<br>HUF 0 / order |

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|---|---|
| **Deposit fixing or termination, increasing or reducing the amount of deposited capital on the rollover date,** CIB Bank mobile application, CIB Bank Online[13] | |
| CIB24 | HUF 0 |
| In paper format, through 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] | |
| CIB24 | HUF 163 / transaction<br>(Promotion: this fee is 0 HUF until 31.12.2026) |
| In paper format, through a Magnifica Banker | HUF 409 / transaction<br>(Promotion: this fee is 0 HUF until 31.12.2026) |



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| | | | |
|---|---|---|---|
| **Cash deposit at a branch** | HUF 0 | | |
| - fee for coin processing if more than 50 coins are deposited[2] | 4,93% | | |
| **Deposit with a postal cash transfer order, postal installed voucher, postal subsequent setup, postal resettling** | HUF 163 + 0,567% /transaction | | |
| **Cash withdrawal from cash desk in a bank branch** [2] | 3,261%, min. HUF 2 349, max. HUF 235 520 | | |
| - fee for coin processing if more than 50 coins are withdrawn[2] | 4,93% | | |
| **FORINT TRANSACTIONS** | | | |
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| **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[2]** | HUF 20 987 / occasion | | |
| **Postal payment order[9]** (The Bank does not offer this service as a paper-based service after 01.03.2012) | HUF 858 / order | | |
| **Submission of a collection order based on a letter of authorisation, official transfer order or a collection order formerly with the purpose code "2" (submission of a HUF collection order), on the grounds of** | HUF 2 728 | | |



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| | |
|---|---|
| **Foreclosure, for crediting to a bank account kept at CIB** | |
| **Registration 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 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<br>(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 |



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| | |
|---|---|
| | (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) | 0,717%, maximum HUF 27 459<br>(the Bank does not charge the fee under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services) |
| Deep link based data input method bank-to-bank (qvik-link) | 0,717%, maximum HUF 27 459<br>(the Bank does not charge the fee under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services) |

| **CIB FOREIGN CURRENCY ACCOUNT** | |
|---|---|
| **On-demand interest** | Annual interest: 0,01% |
| | AER: 0,01% |
| **Interest on unauthorised credit** | 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 |
| **Debiting of interest on unauthorised credit** | on last working day of calendar month |
| **Account-opening minimum amount** | None |
| **Monthly account management fee** | HUF 587 |
| **Account opening and closing fee** | HUF 0 |
| **Regular monthly statement**[11] | HUF 0 |
| **Statement upon special request, certificate**<br>Relating to the past 6 months / month<br>Relating to more than 6 months previously / month | <br>USD 10,45<br>USD 20,94 |



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| FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFER ABROAD[3] (from a HUF or FCY account) | | | |
|---|---|---|---|
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| **Bank-to-bank transfer** [4.5, 20] | | | |
| CIB Bank mobile application , CIB Bank Online | 1,032%, min. USD 33,78, max. USD 1 018,55 | | |
| CIB TPP channel | 1,032%, min. USD 33,78, max. USD 1 018,55 | | |
| CIB24 | 1,313%, min. USD 33,45, max. USD 1 027,18 | | |
| In paper format[16], through a Magnifica Banker, on Electronic Signature Pad | 1,360%, min. USD 34,87, max. USD 1 085,52 | | |
| Expedite surcharge for same-day execution in the case of EUR, USD, GBP and CAD | USD 62,94 | | |
| **SEPA[22] and other transfer in EUR in the EEA Region (except domestic transfer)**[4, 20] | | | |
| CIB Bank mobile application, CIB Bank Online | HUF 0 + 0,717%, maximum HUF 27 459<br><br>(Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026) | | |
| CIB TPP channel | HUF 0 + 0,717%, maximum HUF 27 459<br><br>(Promotion: HUF 0 for the portion of the transaction not exceeding HUF 50 000 until 31.12.2026) | | |
| CIB24 | 2,076%, min. HUF 1 266, max. HUF 97 609 | | |
| Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad | 2,057%, min. HUF 1 318, max. HUF 101 027 | | |



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| | |
|---|---|
| **Domestic SEPA[22] and other transfer in EUR in outside the EEA Region [4, 20]** | |
| CIB Bank mobile application, CIB Bank Online | 1,010%, min. EUR 29,49, max. EUR 890,88 |
| CIB TPP channel | 1,010%, min. EUR 29,49, max. EUR 890,88 |
| CIB24 | 1,283%, min. EUR 29,20, max. EUR 898,40 |
| Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad | 1,330%, min. EUR 30,46 max. EUR 949,31 |
| Expedition fee for execution with a T-day value date in EUR in the EEA Region | EUR 56,39 |
| **Intra-bank transfer** [4,5] | |
| 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 468,68 |
| In paper format[16, 20], through a Magnifica Banker, on Electronic Signature Pad | 0,768%, min. USD 23,74, max. USD 486,47 |
| **Transfer between 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 |
| In paper format, through a Magnifica Banker, on Electronic Signature Pad | USD 11,29<br>(In the case of a Magnifica customer: USD 0 until 31.12.2026) |
| **Supplementary fee for FCY transfer or FCY book-transfer orders requiring manual processing** | USD 3,28 |
| **HUF transfer abroad [20]** | 0,585%, min. HUF 16 377, max. HUF 239 154 |



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| | |
|---|---|
| **Fee for the cancellation of an order (including recalling), or the modification of an order**<br>Intrabank order<br>Bank-to-bank order | <br>HUF 0 / transaction<br>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 |
| In paper format, through a Magnifica Banker | HUF 0 |

| **FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFER ABROAD[3] (from a HUF or FCY account)** | | | |
|---|---|---|---|
| | **CIB Kártyázó Minimum Account Package** *(Sales of this product will be discontinued from 01 January 2018)* | **CIB Kártyázó Medium Account Package** *(Sales of this product will be discontinued from 01 January 2018)* | **CIB Kártyázó Maximum Account Package** *(Sales of this product will be discontinued from 01 January 2018)* |
| **Termination of a fixed-term deposit on a day other than the rollover date** | | | |
| CIB Bank mobile application, CIB Bank Online[14] | HUF 0 | | |
| CIB24 | HUF 163 /transaction<br>(Promotion: this fee is 0 HUF until 31.12.2026) | | |
| In paper format, through a Magnifica Banker | HUF 409 /transaction<br>(Promotion: this fee is 0 HUF until 31.12.2026) | | |
| **Foreign-currency cash deposit 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 | | |
| **Foreign-currency cash withdrawal from a HUF or FCY account**[2] | 2,417%, min. HUF 1 841, max. HUF 220 484 | | |
| **Forint cash withdrawal from an FCY account** [2] | 2,417%, min. HUF 1 841, max. HUF 220 484 | | |



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| ELECTRONIC SERVICES | | | |
|---|---|---|---|
| | **CIB Kártyázó Minimum Account Package** *(Sales of this product will be discontinued from 01 January 2018)* | **CIB Kártyázó Medium Account Package** *(Sales of this product will be discontinued from 01 January 2018)* | **CIB Kártyázó Maximum Account Package** *(Sales of this product will be discontinued from 01 January 2018)* |
| **Fees for password generators** | | | |
| **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 | | |



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| **CIB Internet based Electronic Services (CIB Bank Online)** | |
|---|---|
| - Registration fee | HUF 0 |
| - Monthly fee | HUF 0 |

| **INSURANCE PRODUCTS NO LONGER AVAILABLE** | |
|---|---|
| | **CIB Kártyázó Minimum Account Package** *(Sales of this product will be discontinued from 01 January 2018)* |
| | **CIB Kártyázó Medium Account Package** *(Sales of this product will be discontinued from 01 January 2018)* |
| | **CIB Kártyázó Maximum Account Package** *(Sales of this product will be discontinued from 01 January 2018)* |
| **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.) |



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| | |
|---|---|
| **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<br>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<br>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<br>Not available after 08.08.2013. |

| **INSURANCE PRODUCTS NO LONGER AVAILABLE** | |
|---|---|
| | **CIB Kártyázó Minimum Account Package**<br>*(Sales of this product will be discontinued from 01 January 2018)* |
| | **CIB Kártyázó Medium Account Package**<br>*(Sales of this product will be discontinued from 01 January 2018)* |
| | **CIB Kártyázó Maximum Account Package**<br>*(Sales of this product will be discontinued from 01 January 2018)* |
| | **Contract concluded from 1 August 2021 - 22.03.2023** |
| **Monthly premium for CIB Health Guard 2.0, Standard Basic Package (available at an age 6 months - 69 years)** | HUF 6 290 / month / insured<br>(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<br>(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<br>(Not available after 23.03.2023.) |



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| | |
|---|---|
| **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<br>(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<br>(Not available after 23.03.2023.) |

| | **HUF CARD COVERAGE ACCOUNT**[4] | **FCY CARD COVERAGE ACCOUNT**[4] | **CIB UNSECURED LOAN TECHNICAL ACCOUNT**[8] *(Sales of this product will be discontinued from 01 September 2017)* |
|---|---|---|---|
| **On-demand interest** | Annual interest: 0,01% | Annual interest: 0,01% | Annual interest: 0,00% |
| | AER: 0,01% | AER: 0,01% | AER: 0,00% |
| **Interest on unauthorised credit** | 27,99% | Risk Free Rate - RFR in the given currency (O/N) + yearly 6%[19] | 27,99% |
| **Debiting of interest on unauthorised credit** | on last working day of calendar month | | |
| **Account-opening minimum amount** | none | | |
| **Monthly account management fee** | HUF 0 | | |
| **Account opening and closing fee** | HUF 0 | HUF 0 | HUF 0 |

| | **HUF CARD COVERAGE ACCOUNT**[4] | **FCY CARD COVERAGE ACCOUNT**[4] | **CIB UNSECURED LOAN TECHNICAL ACCOUNT**[8] *(Sales of this product will be discontinued from 01 September 2017)* |
|---|---|---|---|
| **Regular monthly statement via CIB Bank mobile application**, CIB Bank Online [10] | HUF 0 | HUF 0 | HUF 0 |



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| | | | |
|---|---|---|---|
| **Regular monthly statement** | HUF 0 | HUF 0 | Not available |
| **First monthly paper statement of each month** | HUF 0 | HUF 0 | HUF 0<br>(only at Client's request) |
| **Fee for issuing additional bank statements or certificates at the Client's request**<br>Relating to the past 6 months / month<br>Relating to more than 6 months previously / month | HUF 2 094<br>HUF 4 194 | USD 8,21<br>USD 16,44 | HUF 2 094<br>HUF 4 194 |
| **Transfer between 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 |
| In paper format, through a Magnifica Banker, 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 branch** | HUF 0 | HUF 0 | HUF 0 |
| - fee for coin processing if more than 50 coins are deposited[2] | 4,93% | 4,93% | 4,93% |
| **Deposit through a postal cash-transfer order** | HUF 631+ 0,567% /transaction | Not available | Not available |
| **Foreign-currency cash deposit to a HUF or FCY account (CIB only accepts bank notes)** | HUF 0 | HUF 0 | Not available |
| **Cash withdrawal from cash desk in a bank branch** [2]<br><br>- fee for coin processing if more than 50 coins are withdrawn[2] | Not available | Not available | 2,361%, min. HUF 1 288, max. HUF 214 481<br>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[2]** | Not available | Not available | HUF 16 459/ occasion |
| **Correspondence fee** | HUF 821 | HUF 821 | HUF 821 |



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| | HUF CARD COVERAGE ACCOUNT[4] | FCY CARD COVERAGE ACCOUNT[4] | CIB UNSECURED LOAN TECHNICAL ACCOUNT[8] *(Sales of this product will be discontinued from 01 September 2017)* |
|---|---|---|---|
| **CIB Internet based Electronic Services** | | | |
| **Fees for password generators** | The CIB Internet-based Electronic Service is available for a card coverage account, and the Bank does not charge any fee for this service in relation to the card coverage account. | | |
| **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 | 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. Products: Telekom DOMINO prepaid card, vendor: Magyar Telekom Nyrt.; Praktikum DOMINO prepaid card, vendor: Telenor Magyarország Zrt.; Vodafone VitaMAX prepaid card, vendor: Vodafone Magyarország Zrt. The pay-as-you-go mobile phone top-up service is available via the CIB24, , CIB Bank mobile application and CIB Bank Online services.
2. 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:



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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 befor 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.

3. In addition to the commissions related to foreign exchange transactions performed on the Client's bank account, the bank account of the Client or the Initiator of the foreign exchange transaction – as agreed by the Parties – will be charged with any 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 Client undertakes to pay all the costs associated with the transfer, he must ensure the availability of sufficient funds to cover such costs. The precise extent of such costs differs from bank to bank. The HUF equivalent of FCY transfer commissions and (e.g. SWIFT) costs are debited at the time of execution, and any justifiably charged cost and commission claims of banks, financial institutions or other institutions involved in the arrangement of the transaction (e.g. additional fees charged in respect of transfers that require manual processing by them) are debited 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.
4. 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)
5. 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.



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6. Footnote 6 has been deleted
7. Footnote 7 has been deleted
8. 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 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.
9. 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.
10. Fee applicable in the case of an agreement concluded with regard to the sending or making available of the monthly statement via the Electronic Service, with the proviso that in every case the first paper-based monthly statement for the given month is free of charge.
11. The first paper bank statement for each month is always free of charge.
12. To go with any existing or newly requested CIB mortgage-backed loan, the Client may select, by 31 December 2019, the CIB 'Kártyázó' Minimum Account Package with INGFED account-management fee discount, provided that he/she has a CIB mortgage-backed loan at the bank as a debtor/co-debtor and the bank account serving as the place of disbursement of the loan/debiting of the repayments is the bank account, opened by the Client in his/her name, to which the discount applies. Monthly account-management fee for the CIB 'Kártyázó' Minimum Account Package with an INGFED account-management fee discount: 50% of the account-management fee for the CIB 'Kártyázó' Minimum Account Package; thus, the monthly account-management fee for the CIB 'Kártyázó' Minimum Account Package with an INGFED discount is: HUF 1 130. If a CIB 'Kártyázó' Minimum Account Package is used with an INGFED account-management fee discount, in the case of at least 10 purchase transactions with a debit or credit card, as well as in the case of at least 20 purchase transactions with a debit or credit card, there is no fee reimbursement, and thus the monthly account-management fee is still HUF 1 130 in both cases. In the case of at least 30 purchase transactions with a debit or credit card, the extent of the free reimbursement is: 50%, meaning that the monthly account-management fee after the fee reimbursement is: HUF 565. The Client shall be entitled to the INGFED account-management fee discount for as long as his/her CIB mortgage-backed loan agreement is in effect with the bank or he/she is specified in the Loan Agreement as a debtor/co-debtor, or the Client is the holder of the loan-repayment account to which this discount applies.
    From the day following the termination of the loan agreement or the Client's debtor (co-debtor) legal relationship or of his/her legal relationship as holder of the loan-repayment account to which the discount applies, the INGFED account-management fee discount shall terminate, and the then-prevailing standard terms and conditions of the CIB 'Kártyázó' Minimum Account Package specified in this List of Conditions shall apply to the bank account. The Bank concludes a separate discount agreement with the customers with respect to the use of the discount. A condition for providing the discount is that an agreement on the use of the INGFED discount relating to the CIB 'Kártyázó' Minimum Account Package has been entered into. The discount may not be combined with any other discounts related to bank accounts.
13. Service is not yet available in CIB Bank mobile application, CIB Bank Online. After the launch of CIB Bank mobile application, 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.



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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 (50,63EUR / 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

21 Footnote 21 has been deleted.

22 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.



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