CIB BANK
Intesa Sanpaolo Group

LIST OF CONDITIONS

for the bank accounts of private individuals

KL-460
Effective as from: 9th January 2027

TO 100.000 EUR OBA INSURED DEPOSIT

DISCOUNTS OFFERED FOR HOLDERS OF CIB PREMIUM EXTRA ACCOUNTS
DEBIT CARDS DENOMINATED IN HUF: **100% discount from the standard annual fees of CIB MasterCard Gold debit cards** denominated in HUF **(in the case of the primary card)** according to the BANKCARD List of Conditions
CIB MASTERCARD GOLD AND CIB MASTERCARD CREDIT CARDS: **100% discount from the standard annual fees of CIB MasterCard Gold credit cards** denominated in HUF **(in the case of the primary card)** and **100% discount from the blocking fee of CIB MasterCard Gold and CIB MasterCard Standard credit cards** terms and conditions applicable to the CIB Mastercard Standard and Gold Credit Card for Private Individuals List of Conditions
CIB Current Account Overdraft Facility: **100% discount from the standard credit assessment fees applicable to the CIB Current Account Overdraft Facility, in the case of approved applications, limit increase** Private persons' loans, Current Account Overdraft, deposit protection and Lombard loans as per the List of Conditions

CIB BANK
Intesa Sanpaolo Group

LIST OF CONDITIONS

for the bank accounts of private individuals

KL-460
Effective as from: 9th January 2027

TO 100.000 EUR OBA INSURED DEPOSIT

HUF ACCOUNTS						
	CIB Classic Private Account [23]	**CIB Online Account Package** *(Sales of this product will be discontinued from 01 January 2018)*	**CIB Senior Citizen Account Plus1(not offered by the Bank after 3 June 2013)**	**CIB PREMIUM EXTRA ACCOUNT (not offered by the Bank after 1 September 2014)**		
On-demand interest	Annual interest: 0.01% AER: 0.01%				Annual interest:	AER:
				HUF 0-1,000,000	0,01%	0,01%
				on the amount between HUF 1,000,000 and 5,000,000	0,01%	0,01%
				on the amount above HUF 5,000,000	0,01%	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					
Minimum deposit for account opening	None					
Monthly account management fee	HUF 1 238 [16, 20, 28]	HUF 2 344	HUF 996	HUF 8 045		

CIB BANK
Intesa Sanpaolo Group

LIST OF CONDITIONS

for the bank accounts of private individuals

KL-460
Effective as from: 9th January 2027

TO 100.000 EUR OBA INSURED DEPOSIT

Monthly account management fee a single-amount salary transfer of at least HUF 50,000 and any combination of at least two of the following orders, every month: - authorisation for collection by direct debit order - execution of a "Díjnet" electronic bill paymet via CIB Bank mobile application, CIB Bank Online - execution of a standing order or one-off transfer order submitted via the Internet Bank, or CIB Bank mobile application, CIB Bank Online, in a value of at least HUF 1,000	HUF 1 238	HUF 1 285 [2]	HUF 996	HUF 8 045
Account opening fee	HUF 0			
Account closing fee	HUF 0			
Bank-switch fee [18]	HUF 990 (in case of contracts signed on or after 01.01.2017.)			
Free-of-charge cash withdrawals using any type of main bank card (from any domestic ATM)	the first 0 booked cash withdrawals per month			
Regular monthly bank statement via CIB Bank mobile application, CIB Bank Online[13]	HUF 0			
First paper statement each month, sent by post[27]	HUF 0 In case of Bank Account Agreement signed after 23.10.2023: HUF 228	HUF 0	HUF 0	HUF 0

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		HUF 0
Fee for a change of account package[17, 21,29]	HUF 2 008		
Fee for a change of account signatory	HUF 1 045		HUF 0
Registration of a beneficiary in case of death	HUF 3 143	HUF 0	HUF 3 143

FORINT TRANSACTIONS				
	CIB Classic Private Account	**CIB Online Account Package** *(Sales of this product will be discontinued from 01 January 2018)*	**CIB Senior Citizen Account Plus1**	**CIB Premium Extra Account Package**
<u>Instant</u> Bank-to-bank GIRO transfer [26]				
CIB Bank mobile application, CIB Bank Online	0,905%, min. HUF 105, max. HUF 92 624	HUF 0	0,905%, min. HUF 113, max. HUF 92 624	HUF 0

	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,309%, min. HUF 105, max. HUF 66 807		In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,309%, min. HUF 113, max. HUF 66 807	
CIB TPP channel	0,905%, min. HUF 105, max. HUF 92 624	HUF 0	0,905%, min. HUF 113, max. HUF 92 624	HUF 0
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,309%, min. HUF 105 max. HUF 66 807		In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:	

			0,309%, min. HUF 113 max. HUF 66 807	
Bank-to-bank GIRO transfer [26]				
CIB Bank mobile application, CIB Bank Online	0,905%, min. HUF 105, max. HUF 92 624	HUF 0	0, 905%, min HUF 113, max. HUF 92 624	HUF 0
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,309%, min. HUF 105, max. HUF 66 807		In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,309%, min. HUF 113, max. HUF. 66 807	
CIB TPP channel	0,905%, min. HUF 105, max. HUF 92 624	HUF 0	0,905%, min HUF 113, max. HUF 92 624	HUF 0
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,309%, min. HUF 105, max. HUF 66 807		In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of	

			government securities: 0,309%, min. HUF 113, max. HUF 66 807	
CIB24 [26]	2,076%, min. HUF 1 266, max. HUF 97 609	HUF 274 + 2,136%, min. HUF 1 266, max. HUF 91 778	1,089%, min. HUF 535, max. HUF 97 609	1,089%, min. HUF 535, max. HUF 91 778
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 1,433%, min. HUF 1 266 max. HUF 70 358	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: HUF 274 + 1,437%, min. HUF 1 266, max. HUF 61 440	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,444%, min. HUF 535, max. HUF 70 358	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,444%, min. HUF 535, max. HUF 70 358
Paper-based service[19,26], with the order submitted via a Magnifica Banker, on Electronic Signature Pad	2,157%, min. HUF 1 318, max. HUF 101 027	HUF 286 + 2,218%, min. HUF 1 318, max. HUF 95 196	2,054%, min. HUF 1 161, max. HUF 101 027	2,054%, min. HUF 1 161, max. HUF 95 196
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 1,390%, min. HUF 1 161,

	1,495%, min. HUF 1 318, max. HUF 73 326	HUF 286 + 1,499%, min. HUF 1 318 max. HUF 64 033	for distribution of government securities: 1,390%, min. HUF 1 161, max. HUF 73 326	max. HUF 73 326
Instant Intrabank transfer [26]				
CIB Bank mobile application, CIB Bank Online	0,89%, min. HUF 102, max. HUF 90 756	HUF 0	HUF 0	HUF 0
CIB TPP channel	0,89%, min. HUF 102, max. HUF 90 756	HUF 0	HUF 0	HUF 0
Intrabank transfer [26]				
CIB Bank mobile application, CIB Bank Online	0,89%, min. HUF 102, max. HUF 90 756	HUF 0	HUF 0	HUF 0
CIB TPP channel	0,89%, min. HUF 102, max. HUF 90 756	HUF 0	HUF 0	HUF 0
CIB24	2,076%, min. HUF 1 266, max. HUF 97 609	HUF 274 +2,136%, min. HUF 1 266, max. HUF 91 778	HUF 557	HUF 1 879 /transaction
Paper-based service[19], with the order submitted via a Magnifica Banker, on Electronic Signature Pad	2,157%, min. HUF 1 318, max. HUF 101 027	HUF 286 + 2,218%, min. HUF 1 318, max. HUF 95 196	HUF 1 183	HUF 3 029 /transaction
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	HUF 392	HUF 392	HUF 84	HUF 0

Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0,385%, min. HUF 612, max. HUF 22 775 (Promotion: In case of Magnifica customers HUF 0 until 31.12.2026)	HUF 227 + 0,385%, min. HUF 612, max. HUF 22 775 (Promotion: In case of Magnifica customers HUF 0 until 31.12.2026)	HUF 460 (Promotion: In case of Magnifica customers HUF 0 until 31.12.2026)	HUF 0
Bank-to-bank RTGS (VIBER) transfer [26]	1,24%, min. HUF 19 336, max. HUF 191 129	1,24%, min. HUF 19 336, max. HUF 185 298	1,24%, min. HUF 19 336, max. HUF 191 129	1,24%, min. HUF 19 336, max. HUF 185 298
Execution of a standing order via the GIRO system	HUF 249	HUF 0	HUF 249	HUF 0
Execution of an intrabank standing order	HUF 0			
Fee for the modification or cancellation of a standing order	HUF 415 /transaction	HUF 0	HUF 415 /transaction	HUF 0
Fee charged upon successful execution of a direct debit	HUF 286 /transaction	HUF 0 /transaction	HUF 0 /transaction	HUF 0
Conditional transfer [4]				
Top-up of a pay-as-you-go mobile telephone account	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 Bank-to-bank order	HUF 0 / transaction HUF 0 / transaction			
Deposit fixing or termination, increasing or reducing the amount of deposited capital				

CIB Bank mobile application, CIB Bank Online[15]	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[15]	HUF 0	
CIB24	HUF 163 /transaction (Promotion: this fee is 0 HUF until 31.12.2026)	
Paper-based service, with the order submitted via a Magnifica Banker	HUF 409 /transaction (Promotion: this fee is 0 HUF until 31.12.2026)	HUF 163 /transaction (Promotion: this fee is 0 HUF until 31.12.2026)
Cash deposit at a bank branch (in case of Bank Account Agreement signed before 01.07.2021)	HUF 0	
Cash deposit at a bank branch (in case of Bank Account Agreement signed on or after 01.07.2021)	0,450% + HUF 74, max. HUF 15 319	HUF 0
fee the processing of coins if more than 50 coins are deposited[5]	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 [5] - fee for coin processing if more than 50 coins are withdrawn[5]	3,261%, min. HUF 2 349, max. HUF 235 520 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 [5]	HUF 20 987 / occasion
Postal payment order[12] (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 Foreclosure, for crediting to a bank account kept at CIB	HUF 2 728
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

CIB BANK
Intesa Sanpaolo Group

LIST OF CONDITIONS

for the bank accounts of private individuals

KL-460
Effective as from: 9th January 2027

TO 100.000 EUR OBA INSURED DEPOSIT

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)	

CIB BANK
Intesa Sanpaolo Group

LIST OF CONDITIONS

for the bank accounts of private individuals

KL-460
Effective as from: 9th January 2027

TO 100.000 EUR OBA INSURED DEPOSIT

FOREIGN CURRENCY ACCOUNTS[24]				
	CIB Classic Private Account[24]	**CIB Online Account Package** *(Sales of this product will be discontinued from 01 January 2018)*	**CIB Senior Citizen Account Plus1**	**CIB Premium Extra Account Package**
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%[25]			
Date of crediting interest on FCY account	per calendar month, on the last bank working day			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			HUF 0
Account opening and closing fee	HUF 0			
Regular monthly statement[14,27]	HUF 0 In case of Bank Account Agreement signed after 23.10.2023, the fee for sending the monthly statement by post: HUF 228	HUF 0	HUF 0	HUF 0
Statement upon special request, certificate Relating to the past 6 months / month	USD 10,45			USD 0
Relating to more than 6 months previously / month	USD 20,94			

FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFERS ABROAD[6] (initiated from HUF or FCY accounts)

CIB BANK
Intesa Sanpaolo Group

LIST OF CONDITIONS

for the bank accounts of private individuals

KL-460
Effective as from: 9th January 2027

TO 100.000 EUR OBA INSURED DEPOSIT

	CIB Classic Private Account	CIB Online Account Package *(Sales of this product will be discontinued from 01 January 2018)*	CIB Senior Citizen Account Plus1	CIB Premium Extra Account Package
Bank-to-bank transfer [7,8, 26]				
CIB Bank mobile application, CIB Bank Online	1,032%, min. USD 33,78 max. USD 1 018,55	1,032%, min. USD 33,78 max. USD 1 001,50	1,032%, min. USD 33,78 max. USD 1 018,55	1,032%, min. USD 33,78 max. USD 1 001,50
CIB TPP channel	1,032%, min. USD 33,78 max. USD 1 018,55	1,032%, min. USD 33,78 max. USD 1 001,50	1,032%, min. USD 33,78 max. USD 1 018,55	1,032%, min. USD 33,78 max. USD 1 001,50
CIB24	1,313%, min. USD 33,45 max. USD 1 027,18	1,313%, min. USD 33,45 max. USD 1 010,14	1,313%, min. USD 33,45 max. USD 1 027,18	1,313%, min. USD 33,45 max. USD 1 010,14
Paper-based service[19], with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1,360%, min. USD 34,87 max. USD 1 085,52	1,360%, min. USD 34,87 max. USD 1 068,47	1,360%, min. USD 34,87 max. USD 1 085,52	1,360%, min. USD 34,87 max. USD 1 068,47
Expedition fee for execution with a T-day value date in the case of EUR, USD, GBP and CAD	USD 62,94			
SEPA[30] and other transfer in EUR in the EEA Region (except domestic transfer)[7,26]				
CIB Bank mobile application, CIB Bank Online	0,905%, min. HUF 105, max. HUF 92 624	HUF 0	0,905%, min. HUF 113, max. HUF 92 624	HUF 0
CIB TPP channel	0,905%, min. HUF 105, max. HUF 92 624	HUF 0	0,905%, min. HUF 113, max. HUF 92 624	HUF 0
CIB24	2,076%, min. HUF 1 266 max. HUF 97 609	HUF 274 + 2,136%, min. HUF 1 266	1,089%, min. HUF 535	1,089%, min. HUF535, max. HUF 91 778

		max. HUF 91 778	max. HUF 97 609	
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	2,157%, min. HUF 1 318, max. HUF 101 027	HUF 286+ 2,218 %, min. HUF 1 318, max. HUF 95 196	2,054%, min. HUF 1 161, max. HUF 101 027	2,054%, min. HUF 1 161, max. HUF 95 196
Domestic SEPA[30] and other transfer in EUR in outside the EEA Region[7, 26]				
CIB Bank mobile application, CIB Bank Online	1,010%, min. EUR 29,49 max. EUR 890,88	1,010%, min. EUR 29,49 max. EUR 875,30	1,010%, min. EUR 29,49 max. EUR 890,88	1,010%, min. EUR 29,49 max. EUR 875,30
CIB TPP channel	1,010%, min. EUR 29,49 max. EUR 890,88 0	1,010%, min. EUR 29,49 max. EUR 875,30	1,010%, min. EUR 29,49 max. EUR 890,88	1,010%, min. EUR 29,49 max. EUR 875,30
CIB24	1, 283%, min. EUR 29,20 max. EUR 898,40	1, 283%, min. EUR 29,20 max. EUR 882,82	1, 283%, min. EUR 29,20max. EUR 898,40	1,283%, min. EUR 29,20 max. EUR 882,82
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	1,330%, min. EUR 30,46 max. EUR 933,72	1,330%, min. EUR 30,46 max. EUR 949,31	1,330%, min. EUR 30,46 max. EUR 933,72
Expedition fee for execution with a T-day value date in EUR in the EEA Region	EUR 56,39			
Intrabank transfer [7,8 ,26]				
CIB Bank mobile application, CIB Bank Online	USD 39,08			
CIB TPP channel	USD 39,08			
CIB24	0,734%, min. USD 22,75 max. USD 468,68	0,734%, min. USD 22,75 max. USD 451,64	0,734%, min. USD 22,75 max. USD 468,68	USD 47,60
Paper-based service[19], with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0,758%, min. USD 23,74 max. USD 486,47	0,758%, min. USD 23,74 max. USD 469,43	0,758%, min. USD 23,74 max. USD 486,47	USD 62,14

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			USD 0
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	USD 11,29 (Promotion: In case of Magnifica customers HUF 0 until 31.12.2026)			USD 0
Surcharge for foreign currency transfers (including between the Client's own accounts) that require manual processing	USD 3,28			
HUF transfer abroad [26]	0,585%, min. HUF 16 377, max. HUF 239 154	0,585%, min. HUF 16 377, max. HUF 233 323	0,585%, min. HUF 16 377, max. HUF 239 154	0,585%, min. HUF 16 377, max. HUF 233 323
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	
CIB Bank mobile application, CIB Bank Online[15]	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[15]	HUF 0
CIB24	HUF 163 / transaction (Promotion: this fee is 0 HUF until 31.12.2026)

Paper-based service, with the order submitted via a Magnifica Banker	HUF 409 / transaction (Promotion: this fee is 0 HUF until 31.12.2026)	HUF 163 / transaction (Promotion: this fee is 0 HUF until 31.12.2026)
Cash deposit of foreign currency to a HUF or FCY account (in case of Bank Account Agreement signed before 01.07.2021)(CIB Bank Zrt. only accepts banknotes)	HUF 0	
Cash deposit of foreign currency to a HUF or FCY account (in case of Bank Account Agreement signed on or after 01.07.2021) (CIB Bank Zrt. only accepts banknotes)	0,450% + HUF 74, max. HUF 15 319	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 [5]	2,417 %, min. HUF 1 841, max. HUF 220 484	
Cash withdrawal in HUF to the debit of FX account [5]	2,417 %, min. HUF 1 841, max. HUF 220 484	

CIB BANK
Intesa Sanpaolo Group

LIST OF CONDITIONS

for the bank accounts of private individuals

KL-460
Effective as from: 9th January 2027

TO 100.000 EUR OBA INSURED DEPOSIT

ELECTRONIC SERVICES				
	CIB Classic Private Account	**CIB Online Account Package** *(Sales of this product will be discontinued from 01 January 2018)*	**CIB Senior Citizen Account Plus[1]**	**CIB Premium Extra Account Package**
Fees for password generator				
CIB Hard Token The possibility to apply for a token will be discontinued from 1 January 2024, replacement will not be possible from the 1st of January 2026				
- CIB Hard Token usage fee	HUF 553 / month / user	HUF 553 / month / user	HUF 553 / month / user	HUF 553 / month / user
CIB Internet-based Electronic Services (CIB Bank mobile application)				
Registration fee	HUF 0	HUF 0	HUF 0	HUF 0
Monthly fee	HUF 0	HUF 0	HUF 0	HUF 0
CIB Internet based Electronic Services (CIB Bank Online)				
Registration fee	HUF 0	HUF 0	HUF 0	HUF 0
Monthly fee	HUF 0	HUF 0	HUF 0	HUF 0

CIB BANK
Intesa Sanpaolo Group

LIST OF CONDITIONS

for the bank accounts of private individuals

KL-460
Effective as from: 9th January 2027

TO 100.000 EUR OBA INSURED DEPOSIT

INSURANCE PRODUCTS NO LONGER AVAILABLE				
	CIB Classic Private Account	**CIB Online Account Package** *(Sales of this product will be discontinued from 01 January 2018)*	**CIB Senior Citizen Account Plus[1]**	**CIB Premium Extra Account Package**
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.)			
[i]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.	HUF 749 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.	

CIB BANK
Intesa Sanpaolo Group

LIST OF CONDITIONS

for the bank accounts of private individuals

KL-460
Effective as from: 9th January 2027

TO 100.000 EUR OBA INSURED DEPOSIT

INSURANCE PRODUCTS NO LONGER AVAILABLE				
	CIB Classic Private Account	**CIB Online Account Package** *(Sales of this product will be discontinued from 01 January 2018)*	**CIB Senior Citizen Account Plus[1]**	**CIB Premium Extra Account Package**
	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.)			

CIB BANK
Intesa Sanpaolo Group

LIST OF CONDITIONS

for the bank accounts of private individuals

KL-460
Effective as from: 9th January 2027

TO 100.000 EUR OBA INSURED DEPOSIT

	HUF CARD COVERAGE ACCOUNT[7]	FCY CARD COVERAGE ACCOUNT[7]	CIB UNSECURED LOAN TECHNICAL ACCOUNT[1] *(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%[25]	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 via CIB Bank mobile application, CIB Bank Online[13]	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 (in case of Bank Account Agreement signed before 01.07.2021)	HUF 0	Not available	HUF 0
Cash deposit at a bank branch (in case of Bank Account Agreement signed on or after 01.07.2021)	0,450% + HUF 74, max. HUF 15 319	Not available	HUF 0
fee the processing of coins if more than 50 coins are deposited[5]	4,93 %	Not available	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 [5] - fee for coin processing if more than 50 coins are withdrawn[5]	Not available	Not available	2,361%, min. HUF 1 288, max. HUF 214 481 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[5]:	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 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. The Bank will stop offering the CIB Senior Citizen and Senior Citizen Plus account packages after 03.06.2013.
   Clients eligible for the CIB Senior Citizen and Senior Citizen Plus accounts:
   A) Persons entitled to receive an old-age pension (with a “pensioner’s reference number certificate”), regardless of age
   B) Persons entitled to a widow’s pension
   C) Persons over 62 years of age
   Use of the CIB Senior Citizen Plus account is subject to the following conditions: transfer of pension or income to the CIB Senior Plus account, and holding or applying for at least one bank card.
2. Fulfilment of the conditions for use is reviewed monthly by the Bank and the appropriate fees are applied in the next month.
3. Footnote 3 has been deleted
4. 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.
5. 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 befo 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.

6. 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.

7. 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)

8. 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.

9. Footnote 9 has been deleted

10. Footnote 10 has been deleted

11. 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.

12. 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.

13 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.

14 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.

15 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 and Internet Bank message.

16 Clients who conclude any CIB mortgage loan contract on or after 21 March 2016 will be eligible to choose the CIB Classic Private Account with a "JZH nullás" monthly account management fee discount (discount code: JZHNUL), if they are named as the borrower/co-borrower in the contract for a CIB mortgage loan at the bank, and the account from which the repayment instalments for the loan are debited is a bank account opened in the name of the Client and eligible for this discount. CIB Classic Private Account monthly account management fee with "JZH nullás" monthly account management fee discount: The discount is 100% of the prevailing monthly account management for the CIB Classic Private Account, so the CIB Classic Private Account monthly account management fee with the "JZH nullás discount is: HUF 0. The Client is entitled to the "JZH nullás" account management fee discount for as long as the mortgage loan contract with the bank is in effect, the customer is named as the borrower/co-borrower in the loan contract, and/or the account for debiting the repayment instalments of the loan is a bank account opened in the name of the Client and eligible for this discount.

With effect from the day after termination of the loan contract and/or the Client's borrower (co-borrower) status, or if the account from which the repayment instalments of the loan are debited is no longer a bank account opened in the name of the Client and eligible for this discount, then with effect from the day after its closure, the "JZH nullás" account management fee discount will be terminated and the prevailing standard terms and conditions for the CIB Classic Private Account, set out in this list of conditions, will apply in respect of the bank account. The Bank concludes a separate discount agreement with customers for the use of the discount. A prerequisite for provision of the discount is the conclusion of an agreement on the use of the "JZH nullás" discount for the CIB Classic Private Account. The discount may not be combined with any other discounts related to bank accounts – except the "BAB nullás" account management fee discount for CIB Classic Private Account.

17 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.

18 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.A

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 case of 'Induló díj' Promotion No starting fees promotion].

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.

[20]. Clients who conclude any CIB 'Babaváró' Loan contract on or after 1 July 2019 will be eligible to choose the CIB Classic Private Account with a "BAB nullás" monthly account management fee discount (discount code: BABNUL), if they are named as the borrower/co-borrower in the contract for a CIB 'Babaváró' Loan at the bank, and the account from which the repayment instalments for the loan are debited is a bank account opened in the name of the Client and eligible for this discount. CIB Classic Private Account monthly account management fee with "BAB nullás" monthly account management fee discount: The discount is 100% of the prevailing monthly account management for the CIB Classic Private Account, so the CIB Classic Private Account monthly account management fee with the "BAB nullás" discount is: HUF 0. The Client is entitled to the "BAB nullás" account management fee discount for as long as the CIB 'Babaváró' Loan contract with the bank is in effect, the customer is named as the borrower/co-borrower in the loan contract, and/or the account for debiting the repayment instalments of the loan is a bank account opened in the name of the Client and eligible for this discount. With effect from the day after termination of the loan contract and/or the Client's borrower (co-borrower) status, or if the account from which the repayment instalments of the loan are debited is no longer a bank account opened in the name of the Client and eligible for this discount, then with effect from the day after its closure, the "BAB nullás" account management fee discount will be terminated and the prevailing standard terms and conditions for the CIB Classic Private Account, set out in this list of conditions, will apply in respect of the bank account. The Bank concludes a separate discount agreement with customers for the use of the discount. A prerequisite for provision of the discount is the conclusion of an agreement on the use of the "BAB nullás" discount for the CIB Classic Private Account. The discount may not be combined with any other discounts related to bank accounts – except the "JZH nullás" account management fee discount for CIB Classic Private Account.

[21]. 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.

[22]. The sale of the asset has been terminated by the Bank and cannot be replaced by the same instrument.

All the Bank's costs in excess of the usual costs, incurred in relation to the provision of services to the Client – especially the costs of any authority procedures, the costs of using an assistant, the costs of using legal and other advisors, as well as mailing costs and stamp duty – shall be borne by the Client.

[23]. The CIB Continental HUF Bank Account, CIB XL Átutalási HUF Private Account will be terminated by the Bank on 31.12.2021. Simultaneously with the termination, these bank accounts will be converted into CIB Classic Private Accounts, thus from 01.01.2022 the conditions of the CIB Classic Private Account will be applied, except for the following transactions:

In case of CIB Continental HUF Bank Account:

Monthly account management fee	HUF 708
Fee for a change of account signatory	HUF 273
FORINT TRANSACTIONS	
Bank-to-bank GIRO transfer	

CIB24	0,292%, min. HUF 351, max HUF 45 923
Paper-based service, on Electronic Signature Pad	0,908%, min. HUF 760, max. HUF 47 861
Intrabank transfer	
CIB24	0,592%, min. HUF 342, max. HUF 51 547
Paper-based service, on Electronic Signature Pad	0,766%, min. HUF 590, max. HUF 53 724
Transfer between the Client's own accounts kept at CIB Bank	
Paper-based service, on Electronic Signature Pad	0,145%, min. HUF 302, max. HUF 7 591
Execution of a standing order via the GIRO system	HUF 174
Cash withdrawal from cash desk in a bank branch	1,367%, min. HUF 1 203, max. HUF 143 909

In case of CIB XL Átutalási HUF Private Account:

FORINT TRANSACTIONS	
Instant Bank-to-bank GIRO transfer	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
Bank-to bank GIRO transfer	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0

CIB24	HUF 0
Paper-based service, on Electronic Signature Pad	0,908%, min. HUF 760, max. HUF 47 861
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
CIB24	HUF 0
Paper-based service, on Electronic Signature Pad	0,766%, min. HUF 590, max. HUF 53 724
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	HUF 0
Paper-based service, on Electronic Signature Pad	0,145%, min. HUF 302, max. HUF 7 591
Execution of a standing order via the GIRO system	HUF 0
Fee charged upon successful execution of a direct debit	HUF 0 / transaction
Notification of limit breach	HUF 0
Deposit with a postal cash transfer order, postal installed voucher, postal subsequent setup, postal resettling	HUF 0
Postal payment order[13] (The Bank does not offer this service as a paper-based service after 01.03.2012)	HUF 0

Fee for the modification or cancellation of a standing order	HUF 0
Cash withdrawal from cash desk in a bank branch	1,367%, min. HUF 1 203, max. HUF 143 909
ELECTRONIC SERVICES	
CIB Mobilbank	
Security text messages on transactions performed with a CIB bank card (card monitoring service)	HUF 0
Text messages about debits and credits on the bank account (account-monitoring service)	HUF 0

24. The CIB Continental Foreign Currency Account, CIB XL Átutalási Foreign Currency Account will be terminated by the Bank on 31.12.2021. Simultaneously with the termination, these bank accounts will be converted into CIB Classic Foreign Currency Accounts, thus from 01.01.2022 the conditions of the CIB Classic Private Account will be applied, except for the following transactions:

In case of CIB Continental Foreign Currency Account:

FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFERS ABROAD (initiated from HUF or FCY accounts)	
SEPA and other transfer in EUR in the EEA Region (except domestic transfer)	
CIB24	0,606%, min. HUF 351, max. HUF 52 838
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1,236%, min. HUF 760 Ft, max.HUF 55 068

Fee for the depositing of damaged foreign currency banknotes	11,28 %

In case of CIB XL Átutalási Foreign Currency Account:

FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFERS ABROAD (initiated from HUF or FCY accounts)	
SEPA and other transfer in EUR in the EEA Region (except domestic transfer)	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24	HUF 0
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1,236%, min. HUF 760, max. HUF 55 068
Fee for the depositing of damaged foreign currency banknotes	11,28 %

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

[26] 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

[27] 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.

[28] Clients who conclude any CIB Worker Loan contract on or after 1st January 2025 will be eligible to choose the CIB Classic Private Account with a “JOBNUL discount” monthly account management fee discount (discount code: JOBNUL), if they are named as the borrower/co-borrower in the contract for a CIB Worker Loan at the bank, and the account from which the repayment instalments for the loan are debited is a bank account opened in the name of the Client and eligible for this discount. CIB Classic Private Account monthly account management fee with “JOBNUL discount” monthly account management fee discount: The discount is 100% of the prevailing monthly account management for the CIB Classic Private Account, so the CIB Classic Private Account monthly account management fee with the ““JOBNUL discount”” discount is: HUF 0. The Client is entitled to the ““JOBNUL discount” account management fee discount for as long as the CIB Worker Loan contract with the bank is in effect, the customer is

named as the borrower/co-borrower in the loan contract, and/or the account for debiting the repayment instalments of the loan is a bank account opened in the name of the Client and eligible for this discount. With effect from the day after termination of the loan contract and/or the Client's borrower (co-borrower) status, or if the account from which the repayment instalments of the loan are debited is no longer a bank account opened in the name of the Client and eligible for this discount, then with effect from the day after its closure, the ""JOBNUL discount"" account management fee discount will be terminated and the prevailing standard terms and conditions for the CIB Classic Private Account, set out in this list of conditions, will apply in respect of the bank account. The Bank concludes a separate discount agreement with customers for the use of the discount. A prerequisite for provision of the discount is the conclusion of an agreement on the use of the "JOBNUL discount" discount for the CIB Classic Private Account. The discount may not be combined with any other discounts related to bank accounts – except the "JZH nullás" account management fee discount and / or "BAB nullás" monthly account management fee discount for CIB Classic Private Account.

[29]. If a Client decides to change their existing bank account to the CIB Classic Private Account – with the "JOBNUL discount" monthly account management fee discount – having concluded a CIB Worker Loan contract on or after 1st January 2025, then the change of account will be free of charge.

[30] 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.