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CIB Premium Banking Private Account Package

For Premium Banking Private Individual Customers

Sales of this product will be discontinued from 01 April 2014!

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KEY OFFERS	
Free Visa Classic primary debit card. The closing fee for MasterCard Gold credit and for MasterCard Standard credit card is free of charge. The HUF 8 000 000 accident insurance package (covering accidental death) is available at a 25% discount. (The Bank terminates the sale of the product from 08 August 2013.)	
CIB PREMIUM BANKING - HUF CURRENT ACCOUNT BASIC TERMS AND CONDITIONS	
Premium banking service application fee	HUF 0
Premium banking service termination fee	HUF 0
Fee of advice provided by a Premium banking advisor	HUF 0
Fee of phone calls initiated by the Bank to contact the customer inland or abroad	HUF 0
Current account with tiered interest structure	HUF 0 – HUF 1 000 000: 0,01%
	For the amount in the HUF 1 000 000 – HUF 5 000 000 range: 0,01%
	For an amount over HUF 5 000 000: 0,01%
Penalty interest rate	20,99%
Account keeping	
Monthly account keeping fee	HUF 8 324
Account opening	HUF 0
Account closing	HUF 0
Regular monthly bank statement by mail	HUF 0
Bank statement or certificate upon special request	HUF 0
Accessing the regular monthly bank account statement via CIB Bank mobile application, CIB Bank Online[1]	HUF 0
Issuing of unique certificate	HUF 8 227
Authorized person modification	HUF 0
Registration of beneficiary in case of death	HUF 3 143
Cash Deposit	
Cash deposit at teller desk in HUF - commission on depositing of coins over 50 pcs	HUF 0 4,93%
Postal disbursement order	0,567% + HUF 163 / transaction

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Debits	
Instant Bank-to-bank transfer via GIRO system	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
Bank-to-bank transfer via GIRO system	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24, CIB24 Premium line [2,19]	1,063%, min. HUF 518, max. HUF 89 576 In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,373%, min. HUF 494, max. HUF 64 404
Paper based[17,19], on Electronic Signature Pad, or via premium banking advisor	2,003%, min. HUF 1 130, max. HUF 92 899 In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 1,251%, min. HUF 1 075, max. HUF 67 120
Instant Book transfer in HUF	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
Book transfer in HUF	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24, CIB24 Premium line[2]	HUF 1 827 / transaction
Paper based[17], on Electronic Signature Pad, or via premium banking advisor	HUF 2 978 / transaction
Transfer between orderer's subaccounts	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24, CIB24 Premium line[2]	HUF 0
Paper based, on Electronic Signature Pad, or via premium banking advisor	HUF 0

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Bank-to-bank transfer via VIBER system [19]	1,24%, min. HUF 19 336, max. HUF 191 129
Credits of VIBER transfers	HUF 0
Standing order via GIRO system	HUF 0
Execution of an intrabank standing order	HUF 0
Amendment, cancellation of book/outgoing standing order	HUF 0
Public utility payment by direct debit	HUF 0
Cancellation of public utility payment	HUF 0
Díjnet bill payment – CIB Bank mobile application, CIB Bank Online	HUF 0
Conditional transfer order[3]	
Mobile card recharging	HUF 0
Cancelled/adjusted item transfer between two CIB accounts Bank-to-bank transfer between customer's accounts	 HUF 0 / item HUF 0 / item
Starting, closing of term deposit, increasing or decreasing of capital on rolling date	
CIB Bank mobile application, CIB Bank Online[16]	HUF 0
CIB24, CIB24 Premium line[2]	HUF 0
Paper based or via premium banking advisor	HUF 0
Closing of term deposit or decreasing of capital on other day than the rolling date	
CIB Bank mobile application, CIB Bank Online[16]	HUF 0
CIB24, CIB24 Premium line[2]	HUF 163 / deposit (Promotion: this fee is 0 HUF until 31.12.2026)
Paper based or via premium banking advisor	HUF 163 / deposit (Promotion: this fee is 0 HUF until 31.12.2026)
Cash withdrawal at teller desk[4] commission on withdrawal of coins over 50 pcs	2,361%, min. HUF 1 790, max. HUF 214 481 4,93 %
Fee for failing to make a cash-desk withdrawal that has been reported in advance, or for withdrawing more than HUF 1 million (or the equivalent in foreign currency) without reporting the withdrawal in advance[4]	HUF 20 987 / occasion
Postal remittance[5]	HUF 858 / remittance
Collection order based on the authorization letter, official transfer orders and initiation of collection order by right of execution (HUF collection debit) for the benefit of the current account at CIB Bank	HUF 2 728
Registration of incoming collection order	HUF 2 728
Mailing fee[6]	HUF 821

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Crediting of incoming transfers	HUF 0
Blocking an amount on current account	HUF 0

QVIK SERVICES	
Payment request service(qvik-request)	
Instant transfer based on payment request (intra bank and Bank-to-bank)	
CIB Bank mobile application, CIB Bank Online	0,717%, maximum HUF 27 459 (the Bank does not charge the fee under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services)
Blocking of receipt of payment requests (In paper format, CIB 24)	HUF 763
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 PREMIUM BANKING - FOREIGN CURRENCY PRIVATE ACCOUNT BASIC TERMS AND CONDITIONS	
Current account with tiered interest structure	0,01%
Penalty interest rate	Risk Free Rate - RFR in the given currency (O/N) + yearly 6%[18]
Account keeping	
Minimum account opening amount	None

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Monthly account keeping fee	HUF 0
Account opening fee	HUF 0
Account closing fee	HUF 0
Regular monthly bank statement by mail	HUF 0
Accessing the regular monthly bank account statement via CIB Bank mobile application, CIB Bank Online[1]	HUF 0
Bank statement or certificate upon special request	HUF 0
Fee of SWIFT copy	HUF 821
Issuing of unique certificate	HUF 8 227

Cash Deposit[7]	
Cash deposit to HUF or foreign exchange account (only banknotes are accepted)	HUF 0
Depositing damaged currency banknote	16,44%
Debits	
Bank-to-bank transfer[8,9,19]	
CIB Bank mobile application, CIB Bank Online	1,032%, min. USD 33,78 max. USD 1 001,50
CIB TPP channel	1,032%, min. USD 33,78 max. USD 1 001,50
CIB24, CIB24 Premium line[2]	1,313%, min. USD 33,45 max. USD 1 010,14
Paper based, on Electronic Signature Pad, or via premium banking advisor	1,360%, min. USD 34,87 max. USD 1 068,47
Express premium for execution on T value day in case of EUR, USD, CAD and GBP	62,94 USD
SEPA[20] and other transfer in EUR in the EEA Region (except domestic transfer)[8]	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24, CIB24 Premium line[2,19]	1,063%, min. HUF 518, max. HUF 89 576
Paper based [19], on Electronic Signature Pad, or via premium banking advisor	2,003%, min. HUF 1 130, max. HUF 92 899
Domestic SEPA[20] and other transfer in EUR in outside the EEA Region[8,19]	
CIB Bank mobile application, CIB Bank Online	1, 010%, min. EUR 29,49 max. EUR 875,30
CIB TPP channel	1, 010%, min. EUR 29,49 max. EUR 875,30
CIB24, CIB24 Premium line[2]	1,283%, min. EUR 29,20 max. EUR 882,82

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Paper based, on Electronic Signature Pad, or via premium banking advisor	1,330%, min. EUR 30,46 max. EUR 933,72
Express premium for execution on T value day in case of EUR, USD, CAD and GBP	EUR 56,39
Transfer to an account within the Bank[8, 9]	
CIB Bank mobile application, CIB Bank Online	USD 39,08
CIB TPP channel	USD 39,08
CIB24, CIB24 Premium line[2]	USD 47,60
Paper based, on Electronic Signature Pad, or via premium banking advisor	USD 62,14
Transfer between orderer's subaccounts within the Bank	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24, CIB24 Premium line[2]	HUF 0
Paper based, on Electronic Signature Pad, or via premium banking advisor	HUF 0
Accessory charges for foreign currency transfers requiring manual processing (transfers between own accounts included)	3,28 USD
HUF transfer abroad [19]	0,585%, min. HUF 16 377, max. HUF 233 323
Fee of Cancellation (including recall)/ modification of order transfer between two CIB accounts Bank-to-bank transfer between customer's accounts	 HUF 0 HUF 0
Setting up, terminating, increasing, or reducing a fixed-term deposit on date of roll over	
CIB Bank mobile application [16], CIB Bank Online	HUF 0
CIB24, CIB24 Premium line[2]	HUF 0
Paper based or via premium banking advisor	HUF 0
Terminating a fixed-term deposit on non date of roll over	
CIB Bank mobile application, CIB Bank Online[16]	HUF 0
CIB24, CIB24 Premium line[2]	HUF 163 / deposit (Promotion: this fee is 0 HUF until 31.12.2026)
Paper based or via premium banking advisor	HUF 163 / deposit (Promotion: this fee is 0 HUF until 31.12.2026)
Cash withdrawal in foreign currency to the debit of HUF or foreign exchange account [4]	2,361%, min. HUF 1 790, max. HUF 214 481
Cash withdrawal in HUF to the debit of foreign exchange account [4]	2,361%, min. HUF 1 790, max. HUF 214 481

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RELATED PRODUCTS AND SERVICES	
Type of card	**CIB Visa Inspire Embossed Bankcard (In case of application after 01. December 2013)**
Annual membership fee of primary card	HUF 0
Annual membership fee of supplementary card	In the first year 50% of the standard annual fee
Receiving bankcard by post within the country	HUF 0
Type of card	**Visa Classic HUF debit card (Not available after 01. December 2013)**
Annual membership fee of primary card	HUF 0
Annual membership fee of supplementary card	In the first year 50% of the standard annual fee
Receiving bankcard by post within the country	HUF 0

Type of card	**MasterCard Standard HUF debit card (in case of application before 02. November 2011)**
Annual membership fee of primary card	HUF 0
Annual membership fee of supplementary card	In the first year 50% of the standard annual fee
Receiving bankcard by post within the country	HUF 0

Type of card	**MasterCard Standard HUF debit card (in case of application after 02. November 2011)**
Annual membership fee of primary card	Standard annual fee
Annual membership fee of supplementary card	Standard annual fee

Type of card	**CIB MasterCard Gold Debit card HUF**
Annual membership fee of primary card	50 % of the standard annual fee
Annual membership fee of supplementary card	Standard annual fee Promotion: 50% of standard annual fee in the first year if the supplementary card is requested between 03 June 2013 and 30 September 2013.
Receiving bankcard by post within the country	HUF 0

Type of card	**MasterCard Gold credit card HUF**

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	(in case of application after 30 March 2012)
Credit line	According to the credit appraisal
Annual membership fee of primary card	Standard annual fee
Annual membership fee of supplementary card	Standard annual fee
Monthly closing fee	HUF 0
Receiving bankcard by post within the country	HUF 0

Type of card	**MasterCard Gold credit card HUF (in case of application before 22 March 2012)**
Credit line	According to the credit appraisal
Annual membership fee of primary card	In the first year 75 % of the standard annual fee
Annual membership fee of supplementary card	In the first year 75 % of the standard annual fee
Monthly closing fee	HUF 0
Receiving bankcard by post within the country	HUF 0

Type of card	**MasterCard credit card HUF (not available after 21 March 2012)**
Credit line	According to the credit appraisal
Annual membership fee of primary card	Standard annual fee
Annual membership fee of supplementary card	Standard annual fee
Monthly closing fee	HUF 0
Receiving bankcard by post within the country	HUF 0

Type of card	**MasterCard credit card HUF (in case of application before 22 March 2012)**
Credit line	According to the credit appraisal
Annual membership fee of primary card	In the first year 50 % of the standard annual fee
Annual membership fee of supplementary card	In the first year 50 % of the standard annual fee
Monthly closing fee	HUF 0
Receiving bankcard by post within the country	HUF 0

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ADDITIONAL SERVICES AVAILABLE		
INSURANCE PRODUCTS AVAILABLE		
	HUF ACCOUNT	
	INSURANCE PRODUCTS AVAILABLE IN A SINGLE PACKAGE (available between the age of 18-65)	**FAMILY PACKAGE** (**a**vailable for principal insured person between the age of 18 – 65; the other insured persons can be children under 25, spouses or registered partners between the age of 18 and 65)
Monthly premium for CIB Életőr Standard Package	HUF 1 490	HUF 2 990
Monthly premium for CIB Életőr Optimum Package	HUF 2 990	HUF 5 990
Monthly premium for CIB Életőr Optimum Plusz Package	HUF 4 990	HUF 9 990
Monthly premium for CIB Életőr Prémium Package	HUF 9 990	HUF 19 990

ADDITIONAL SERVICES AVAILABLE			
INSURANCE PRODUCTS AVAILABLE			
	HUF ACCOUNT		
	BASIC PACKAGE (available between the age of 14-69)	**FAMILY PACKAGE (4 Persons)** **a**vailable for principal insured person between the age of 14 – 69, other insured persons can be close relatives aged 0-79 years)	**SENIOR PACKAGE** (available between the age of 70-79)
	HUF 4 990	HUF 10 990	HUF 9 980

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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Yearly fee for CIB Utazásőr Standard Package			
Yearly fee for CIB Utazásőr Prémium Package	HUF 9 990	HUF 19 990	HUF 19 980

INSURANCE PRODUCTS NO LONGER AVAILABLE	
Monthly premium for CIB Accident Guard Package (available for individuals between the ages of 18 – 65)	HUF 600 (Not available after 23.03.2023.)
Monthly premium for CIB Accident Guard Plus Package (available for individuals between the ages of 18 – 65)	HUF 1 150 (Not available after 23.03.2023.)
Monthly premium for CIB Accident Guard Family Package (available for principal insured persons between the ages of 18 – 65; the other insured persons can be children under 18, spouses or registered partners between the ages of 18 and 65)	HUF 1 200 (Not available after 23.03.2023.)
Monthly premium for CIB Accident Guard Family Plus Package (available for principal insured persons between the ages of 18 – 65; the other insured persons can be children under 18, spouses or registered partners between the ages of 18 and 65)	HUF 2 300 (Not available after 23.03.2023.)
Monthly fee of accident insurance for accidental death till HUF 8,000,000	HUF 749 The Bank terminates the sale of the product from 08.08.2013.
Monthly fee of accident insurance for death of any case till HUF 8,000,000	HUF 2 499 The Bank terminates the sale of the product from 08.08.2013.
MEDICIB Health Line – Medical Call Centre and Second Medical Opinion – service[1]	HUF 0
CIB Bill Protection, monthly fee	HUF 999 The Bank terminates the sale of the product from 15.07.2013.
Expedited procedure through CIB 24 Premium line[2]	HUF 0
Expedited procedure at CIB branch offices	HUF 0

INSURANCE PRODUCTS NO LONGER AVAILABLE	
	Contract concluded from 1 August 2021- 22. March 2023

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CIB Health Guard 2.0, Standard Basic Package (available at an age 6 month - 69 years). Monthly premium	HUF 6 290 / month / insured (Not available after 23.03.2023.)
CIB Health Guard 2.0, Optimum Basic Package (available at an age 18 – 69 years). Monthly premium	HUF 11 490 / month / insured (Not available after 23.03.2023.)
CIB Health Guard 2.0, Premium Basic Package (available at an age 18 – 69 years). Monthly premium	HUF 17 990 / month / insured (Not available after 23.03.2023.)
Hope Plus Silver Additional Insurance Package (available at an age 18 - 65 years, only attached to CIB Health Guard 2.0 Basic Package). Monthly premium	HUF 2 800 / month / insured (Not available after 23.03.2023.)
Hope Plus Gold Additional Insurance Package (available at an age 18 – 65 years, only attached to CIB Health Guard 2.0 Basic Package). Monthly premium	HUF 8 500 / month / insured (Not available after 23.03.2023.)

CIB OVERDRAFT CREDIT	
Annual interest payable by the customer	21,99 % (APR[10]: 46,44%)
Evaluation fee at application, renewal or limit increase	HUF 0

ELECTRONIC SERVICES	
Electronic Bank	
Fees for password generator	
CIB Hard Token The possibility to apply for tokens will be abolished from 1 January 2024, replacement will not be possible from the 1st of January 2026	
Usage fee of CIB Hard Token, the single password generating device	HUF 553 / month /user
CIB Internet-based Electronic Services (CIB Bank mobile application, CIB Bank Online)	
Registration fee	HUF 0
Monthly fee	HUF 0

DATES OF DEBITS AND CREDITS	
Date of crediting interest on account	per calendar month, on the last bank working day
Date of debiting penalty or overdraft interest	Last working day of the calendar month
Date of monthly fee of CIB Mobilbank account monitoring/card monitoring service	SMS fee is charged as an aggregated monthly fee, the fee of the first month on the application date of the service and then charged every month on the

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	application day (on the turnover day of the application day)
Date of monthly fee of CIB Mobilbank SMS fee	SMS fee is charged as an aggregated monthly fee, the fee of the first month on the application date of the service and then charged every month on the application day (on the turnover day of the application day)
CIB UNSECURED LOAN TECHNICAL ACCOUNT[13]	
Penalty interest rate	27,99 %
Date of debiting penalty interest	On the last banking day of the month
Account opening amount	None
Monthly account keeping fee	HUF 0
Account opening and closing fee	HUF 0
Regular monthly statement from CIB Bank mobile application	HUF 0
Regular first monthly paper based statement through mail (Only upon Customer request)	HUF 0
Statement upon special request, certificate [14] Within 6 month / month Other / month	 HUF 2 094 HUF 4 194
Transfer between orderer's subaccounts	
CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24	HUF 0
Manual-processed items in branches	HUF 0
Cash deposit at teller desk - commission on depositing of coins over 50 pcs	HUF 0 4,93%
Cash withdrawal at teller desk [4] - commission on withdrawal of coins over 50 pcs	2,311%, min. HUF 1 745, max. HUF 208 840 4,93%
Fee for failing to make a cash-desk withdrawal that has been reported in advance, or for withdrawing more than HUF 1 million (or the equivalent in foreign currency) without reporting the withdrawal in advance[4]	HUF 16 459 / occasion
Mailing fee	HUF 821
CIB Internet based Electronic Services	
Fees for password generator	

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	CIB Hard Token The possibility to apply for tokens will be abolished from 1 January 2024, replacement will not be possible from the 1st of January 2026
- Usage fee of CIB Hard Token, the single password generating device	HUF 553 / month / user
CIB Internet-based Electronic Services (CIB Bank mobile application)	
Registration fee	HUF 0
Monthly fee	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.

Legal notes:
All the Bank's costs, in excess of the usual costs, incurred in relation to the provision of services to the Customer – 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 Customer.

Premium Banking Business Partners include business partners, who

a) concluded an Agreement with CIB Group pertaining to any Premium Banking financial product or service, and
b) constantly have savings deposited with or managed by the Bank in a minimum value stipulated in the Premium Banking agreement, but at least in a value of HUF 10 000 000, or
c) have received a loan from the Bank at least in the amount stipulated in the Premium Banking agreement, but at the least in a value of HUF 15 000 000
d) have at least a HUF 280 000 regular monthly net income and such income is certified for the Bank, and
e) in terms of services available to group members, are pertinent customers (in accordance with Section b of Article 685 of the Civil Code) reported by the Premium Banking Business Partner to the Bank as members of the Premium Banking client group.

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] Following August 8, 2013 the fee applicable for the first printed statement for the relevant month is HUF 0 in case of agreements made for sending the monthly statement or making it available to the customer by way of electronic service.
[2] CIB24 Premium line: (+36 1) 399 8790. The services are also available at the CIB24 line: (+36 1) 4 242 242.
[3] Products: Telekom DOMINO prepaid card, vendor: Magyar Telekom Plc.; Praktikum prepaid card, vendor: Telenor Hungary Ltd.; Vodafone VitaMAX prepaid card, vendor: Vodafone Hungary. The pay-as-you-go mobile phone top-up service is available via the CIB24, CIB Bank mobile application and CIB Bank Online services.
[4] The Bank makes no commitment to execute large cash withdrawals at a time that has not been agreed in advance.

Withdrawals of large amounts of cash must be reported to the Bank in advance, either verbally (by telephone, CIB24/in person) or in writing as follows:

Reporting the withdrawal of large sums of cash in advance:

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

2 bank working day before the withdrawal	Friday up to 14:00	Over 10,000,000	Over 5,000	Over the equivalent of USD 5,000

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

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

[5] 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 simultaneously with the remittance, 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.

[6] The fee can be charged if the Bank has to correspond with third parties regarding client's matter.

[7] In addition to commissions applicable to foreign currency transactions involving the Customer'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, at the Parties' option, be charged to the Customer 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 Customer undertakes to bear all the fees and charges associated with the transfer, the Customer must ensure that sufficient funds are available on the designated account to cover such costs. The precise amount of fees and charges differ from bank to bank.

[8.] CIB Bank's sell/buy foreign exchange rate valid on the date of debiting the account is applied to calculate the counter value of orders submitted in 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)

[9] In case of foreign exchange transfer orders which are denominated in non EEA currency, if the account holder doesn't undertake to pay the foreign bank charges, the transferred amount will be credited to the bank account of the beneficiary reduced by any possibly arising intermediary bank charges. Intermediary bank charges differ by bank.

[10.] 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: HUF 375.000 and one year tenor.

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[11] Footnote 11 has been deleted

[12] Footnote 12 has been deleted.

[13]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.

[14] First bank account statement which is printed on paper and in connection with a proper month is free of charge.

[15] Per user.

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

CIB BANK
Intesa Sanpaolo Group

LIST OF TERMS AND CONDITIONS

CIB Premium Banking Private Account Package

For Premium Banking Private Individual Customers

Sales of this product will be discontinued from 01 April 2014!

KL-228
Effective as from: 9th January 2027

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[17] 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.

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

[19]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

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

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