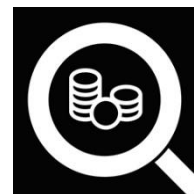


Fee Information Document



Name of the account provider: CIB Bank Zrt.
Account name: CIB Classic Private Account
Date: 01.01.2024

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in List of conditions for the bank accounts of private individuals; Bankcard List of Conditions for Private Individuals; Overdraft Facilities, Deposit Protection and Lombard Loans; Specific Business regulations pertaining to bank cards for consumers; Specific Business Regulations Pertaining to Bank accounts and Payment Transactions for Consumers and sole traders; Specific Business Regulations Pertaining to non-property-secured credit facility and loan agreements for Consumers; General Retail banking Business Regulations for Consumers and Sole Traders; access to conversion rates:
<https://net.cib.hu/maganszemelyek/arfolyamok/arfolyamok>
- A glossary of the terms used in this document is available free of charge.

Service	Fee		
General account services			
Maintaining the account	Account management and package fee with electronic statement without discount	Monthly fee	973 HUF
		Total annual fee	11 676 HUF
	Account management and package fee with paper-based statement without discount	Month fee	1 153 HUF
		Total annual fee	13 836 HUF
	Account closing fee	Account closing fee	0 HUF
	Account change fee	Fee for a change of account package	1 578 HUF

	Instant-access interest rate (annual)	Annual interest	0,01%
	AER value	AER	0,01%
Internetbank and mobile application service	Monthly and annual fee for internetbank, mobile bank, online services	[CIB Bank mobile application] Monthly fee	0 HUF
		Total annual fee	0 HUF
		[CIB Bank Online] Monthly fee	0 HUF
		Total annual fee	0 HUF
SMS service	Signatory SMS message fee (pcs)		-
	Notification/other SMS fee (pcs)	SMS fee	57 HUF
	SMS service/package fee	Card monitoring service month / phone number	88 HUF
		Total annual fee	1 056 HUF
		Account-monitoring service month / phone number	535 HUF
		Total annual fee	6 420 HUF
Phonebanking service			-
Payments (excluding cards)			
Domestic credit transfer in HUF	Outside the account-managing bank, electronically	[CIB Bank mobile application, CIB Bank Online]	0,625%, min. 89 HUF, max. 68 749 HUF
	Outside the account-managing bank, by phone	[CIB24]	1,504%, min. 995 HUF, max. 68 164 HUF
	Outside the account-managing bank, in paper format (at the branch)	Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad	1,568%, min. 1 036 HUF, max. 70 848 HUF
	Inside the account-managing bank, electronically	[CIB Bank mobile application, CIB Bank Online]	0,61%, min. 87 HUF, max. 67 180 HUF
	Inside the account-managing bank, by phone	[CIB24]	1,504%, min. 995 HUF, max. 68 164 HUF
	Inside the account-managing bank, in paper format (at the branch)	Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad	1,568%, min. 1 036 HUF, max. 70 878 HUF

Standing order	In HUF, outside the account-managing bank, electronically	Execution of a standing order via the GIRO system	210 HUF
	In HUF, outside the account-managing bank, by phone	Execution of a standing order via the GIRO system	210 HUF
	In HUF, outside the account-managing bank, in paper format (at the branch)	Execution of a standing order via the GIRO system	210 HUF
	In HUF, inside the account-managing bank, electronically	Execution of an intrabank standing order	0 HUF
	In HUF, inside the account-managing bank, by phone	Execution of an intrabank standing order	0 HUF
	In HUF, inside the account-managing bank, in paper format (at the branch)	Execution of an intrabank standing order	0 HUF
Direct debit	In HUF, outside the account-managing bank, electronically	Fee charged in the case of fulfilment of a direct debit	220 HUF /transaction
	In HUF, outside the account-managing bank, by phone	Fee charged in the case of fulfilment of a direct debit	220 HUF /transaction
	In HUF, outside the account-managing bank, in paper format (at the branch)	Fee charged in the case of fulfilment of a direct debit	220 HUF /transaction
	In HUF, inside the account-managing bank, electronically	Fee charged in the case of fulfilment of a direct debit	220 HUF /transaction
	In HUF, inside the account-managing bank, by phone	Fee charged in the case of fulfilment of a direct debit	220 HUF /transaction
	In HUF, inside the account-managing bank, in paper format (at the branch)	Fee charged in the case of fulfilment of a direct debit	220 HUF /transaction
Credit transfer in EUR (SEPA)	in the EEA Region, abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	0,625%, min. 89 HUF, max. 68 749 HUF

	in the EEA Region, abroad, by phone	[CIB24]	1,504%, min. 995 HUF, max. 68 164 HUF
	in the EEA Region, abroad, in paper format (at the branch)	Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad	1,568%, min. 1 036 HUF, max. 70 848 HUF
	outside the EEA Region, abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	0,666%, min. 23,17 EUR, max. 678,05 EUR
	outside the EEA Region, abroad, by phone	[CIB24]	0,881%, min. 22,95 EUR, max. 683,96 EUR
	outside the EEA Region, abroad, in paper format (at the branch)	Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad	0,918%, min. 23,93 EUR, max. 723,94 EUR
	In Hungary, electronically	[CIB Bank mobile application, CIB Bank Online]	0,666%, min. 23,17 EUR, max. 678,05 EUR
	In Hungary, by phone	[CIB24]	0,881%, min. 22,95 EUR, max. 683,96 EUR
	In Hungary, in paper format (at the branch)	Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad	0,918%, min. 23,93 EUR, max. 723,94 EUR
Credit transfer in other currencies	Abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	0,684%, min. 26,54 USD, max. 776,40 USD
	Abroad, by phone	[CIB24]	0,904%, min. 26,28 USD, max. 783,18 USD
	Abroad, in paper format (at the branch)	Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad	0,942%, min. 26,28 USD, max. 829 USD
	In Hungary, electronically	[CIB Bank mobile application, CIB Bank Online]	0,684%, min. 26,54 USD, max. 776,40 USD
	In Hungary, by phone	[CIB24]	0,904%, min. 26,28 USD, max. 783,18 USD

	In Hungary, in paper format (at the branch)	Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad	0,942%, min. 26,28 USD, max. 829 USD
Crediting of foreign currency amounts			-
Cards and cash			
Providing a debit card	Name of the debit card linked to the payment account Primary card manufacturing / issuing fee	[CIB MasterCard Gold Bankcard] -	-
	Primary card fee in the first year	Annual fee for primary card	29 897 HUF
	Annual fee for primary card from the second year	Annual fee for primary card	29 897 HUF
	Name of the debit card linked to the payment account Primary card manufacturing / issuing fee	[CIB Visa Inspire Embossed Bankcard] -	-
	Primary card fee in the first year	Annual fee for primary card	10 306 HUF
	Annual fee for primary card from the second year	Annual fee for primary card	10 306 HUF
	Name of the debit card linked to the payment account Primary card manufacturing / issuing fee	[CIB Visa Inspire Electronic Bankcard] -	-
	Primary card fee in the first year	Annual fee for primary card	5 546 HUF
	Annual fee for primary card from the second year	Annual fee for primary card	5 546 HUF
Providing a credit card	Name of the credit card linked to the payment account	Service not available	
Purchases with debit or credit cards in Hungary	Purchases with debit cards in Hungary	Purchases in Hungary	0 HUF

	Purchases with credit cards in Hungary	Service not available	-
Purchases with debit or credit cards abroad	Purchases with debit cards abroad	Purchases abroad	0 HUF
	Purchases with credit cards abroad	Service not available	-
Domestic cash withdrawal	Without a bank card, at the branch	Cash withdrawals from the cash desk of a bank branch	2,307%, min. 1 846 HUF, max. 184 988 HUF
	With a debit card, from a proprietary ATM	From ATM operated by [CIB Bank]	1 039 HUF
	With a debit card, from a third-party ATM	In Hungary, from non [CIB Bank] ATM	1 039 HUF
	With a debit card, from a proprietary branch	Service not available	-
	With a debit card, from a third-party branch	At third-party bank and at post office, in Hungary	2,303%, min. 1 847 HUF, max. 184 927 HUF
	With a debit card, at a post office	At third-party bank and at post office, in Hungary	2,303%, min. 1 847 HUF, max. 184 927 HUF
Cash withdrawal abroad	With a debit card, from the ATM operated by proprietary account-managing bank (group)	Abroad, from [Intesa SanPaolo bank group's] ATMs	0 HUF
	With a debit card, from a third-party ATM	Abroad from other ATM in the EEA Region from a third-party ATM EUR given	3 881 HUF 1 039 HUF
	With a debit card, from the branch of the proprietary account-managing bank (group)	Other financial institute abroad	7 702 HUF
	With a debit card, from a third-party branch	Other financial institute abroad	7 702 HUF
Domestic cash deposit	HUF cash deposit to a proprietary ATM	Instant-credit deposit at a proprietary ATM operated by [CIB Bank]	0,2% + 30 HUF
		Cash deposit to ATM operated by [CIB Bank] with envelope	

	HUF cash deposit to a proprietary branch	Cash deposit at a bank branch	0,2% + 30 HUF 0,354%+ 59 HUF, max. 12 033 HUF
	HUF cash deposit to a third-party branch	Service not available	-
	HUF deposit via POS	Service not available	-
Overdrafts and related services			
Arranged overdraft	Name of available overdraft facility	[CIB Overdraft Facility]	
	Annual credit interest rate	Annual interest	21,99%
	Value of APR indicated in the commercial communication	APR	28,43%
	Credit appraisal fee	Credit appraisal fee for approved application	2 500 HUF
	Administration fee		-
	Commitment fee	Credit appraisal fee for renewal	2 500 HUF
	Default interest rate (annual)	Annual default interest rate	24,99%
Other services			
Limit modification		Limit modification fee	0 HUF
Issuing and providing certificates	Paper-based copy of the regular monthly bank account statement sent by post	Additional bank statements relating to the past 6 months / month	1 646 HUF
		Additional bank statements relating to more than 6 months previously / month	3 295 HUF
	Coverage certificate		-
	Account balance certificate	Certificates at the Client's request relating to the past 6 months / month	1 646 HUF
	Other certificates	Certificates at the Client's request relating to the past 6 months / month	1 646 HUF

	Certificates at the Client's request relating to more than 6 months previously / month	3 295 HUF
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We would like to draw your attention to the Bank Account Selection Program operated by, and accessible on the website of the Central Bank of Hungary, as well as to the comparative website, where the fees charged by payment service providers for payment accounts kept for consumers and the applied interest rates can be compared free of charge.