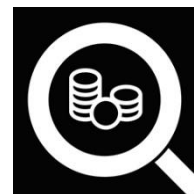


## Fee Information Document



**Name of the account provider:** CIB Bank Zrt.  
**Account name:** CIB ECO FistStep Bank 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 CIB ECO bank accounts of private individuals; Bankcard List of Conditions for Private Individuals; Specific Business regulations pertaining to bank cards for consumers; Specific Business Regulations Pertaining to Bank accounts and Payment Transactions for Consumers and sole traders; 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	0 HUF
		<b>Total annual fee</b>	<b>0 HUF</b>
	Account management and package fee with paper-based statement without discount	Monthly fee	180 HUF
		<b>Total annual fee</b>	<b>2 160 HUF</b>
	Account closing fee	Within six months after account opening	4 211 HUF
		More than six months after account opening	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%
<b>Internetbank and mobile application service</b>	Monthly and annual fee for internetbank, mobile bank, online services	[CIB Bank mobile application] Monthly fee	0 HUF
		<b>Total annual fee</b>	<b>0 HUF</b>
		[CIB Bank Online] Monthly fee	0 HUF
		<b>Total annual fee</b>	<b>0 HUF</b>
<b>SMS service</b>	Signatory SMS message fee (pcs)		-
	Notification/other SMS fee (pcs)	Service not available	
	SMS service/package fee	Service not available	
<b>Phonebanking service</b>			-
<b>Payments (excluding cards)</b>			
<b>Domestic credit transfer in HUF</b>	Outside the account-managing bank, electronically	[CIB Bank mobile application, CIB Bank Online]	0,467%, max. 13 980 HUF
	Outside the account-managing bank, by phone	[CIB24]	Service not available
	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	309 HUF + 1,615%, min. 1 036 HUF, max. 69 230 HUF
	Inside the account-managing bank, electronically	[CIB Bank mobile application, CIB Bank Online]	0,467%, max. 13 980 HUF
	Inside the account-managing bank, by phone	[CIB24]	Service not available
	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	309 HUF + 1,615%, min. 1 036 HUF, max. 69 230 HUF
<b>Standing order</b>	In HUF, outside the account-managing bank, electronically	Execution of a standing order via the GIRO system	0,445%, max. 13 555 HUF

	In HUF, outside the account-managing bank, by phone	Execution of a standing order via the GIRO system	Service not available
	In HUF, outside the account-managing bank, in paper format (at the branch)	Execution of a standing order via the GIRO system	0,445%, max. 13 555 HUF
	In HUF, inside the account-managing bank, electronically	Execution of an intrabank standing order	0,445%, max. 13 555 HUF
	In HUF, inside the account-managing bank, by phone	Execution of an intrabank standing order	Service not available
	In HUF, inside the account-managing bank, in paper format (at the branch)	Execution of an intrabank standing order	0,445%, max. 13 555 HUF
<b>Direct debit</b>	Service not available		
<b>Credit transfer in EUR (SEPA)</b>	in the EEA Region, abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	0,467%, max. 13 980 HUF
	in the EEA Region, abroad, by phone	[CIB24]	Service not available
	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	309 HUF + 1,615%, min. 1 036 HUF, max. 69 230 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]	Service not available
	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]	Service not available
	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
<b>Credit transfer in other currencies</b>	Abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	0,684%, min. 26,54 USD, max. 776,40 USD
	Abroad, by phone	[CIB24]	Service not available
	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. 27,39 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]	Service not available
	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. 27,39 USD, max. 829 USD
<b>Crediting of foreign currency amounts</b>			-
<b>Cards and cash</b>			
<b>Providing a debit card</b>	Name of the debit card linked to the payment account	[CIB Visa Inspire Electronic Bankcard]	
	Primary card manufacturing / issuing fee		-
	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
<b>Providing a credit card</b>	Name of the credit card linked to the payment account	Service not available	

<b>Purchases with debit or credit cards in Hungary</b>	Purchases with debit cards in Hungary	Purchases in Hungary	0 HUF
	Purchases with credit cards in Hungary	Service not available	-
<b>Purchases with debit or credit cards abroad</b>	Purchases with debit cards abroad	Purchases abroad	0 HUF
	Purchases with credit cards abroad	Service not available	-
<b>Domestic cash withdrawal</b>	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]	1039 HUF
	With a debit card, from a third-party ATM	In Hungary, from non [CIB Bank] ATM	1039 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. 1847 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. 1847 HUF, max. 184 927 HUF
<b>Cash withdrawal abroad</b>	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 EUR withdrawal in the EEA Region from a third-party ATM	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	0,2% + 30 HUF
	HUF cash deposit to a proprietary branch	Cash deposit at a bank branch	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	Service not available		
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

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.