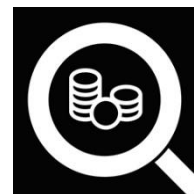


## Fee Information Document



**Name of the account provider:** CIB Bank Zrt.  
**Account name:** CIB Alap 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 Alap Accounts; 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/retail\\_banking/quotation/index?defaultLanguage=english](https://net.cib.hu/retail_banking/quotation/index?defaultLanguage=english)
- 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	1 000 HUF
		<b>Total annual fee</b>	<b>12 000 HUF</b>
	Account management and package fee with paper-based statement without discount	Monthly fee	1 180 HUF
		<b>Total annual fee</b>	<b>14 160 HUF</b>
It contains a service package consisting of the following components:		The first HUF cash withdrawal of a given calendar month from the cash desk of a bank branch, up to a limit of HUF 50.000	0 HUF

We charge a special fee for services used beyond this limit.	The first 2 HUF cash withdrawals of a given calendar month from any domestic ATM, the combined amount of which does not exceed HUF 150,000		0 HUF
	Account closing fee		-
	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
		<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>
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
		<b>Total annual fee</b>	<b>1 056 HUF</b>
		Account-monitoring service month /phone number	535 HUF
	<b>Total annual fee</b>	<b>6 420 HUF</b>	
Phonebanking service			-
Payments (excluding cards)			
Domestic credit transfer in HUF	Outside the account-managing bank, electronically	[CIB Bank mobile application, CIB Bank Online]	38%, max. 66 787 HUF
	Outside the account-managing bank, by phone	[CIB24]	0,711%, max. 66 221 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	0,839%, max 68 822 HUF
	Inside the account-managing bank, electronically	[CIB Bank mobile application, CIB Bank Online]	0,622%, max. 65 271 HUF
	Inside the account-managing bank, by phone	[CIB24]	0,696%, max. 64 718 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	0,82%, max. 67 256 HUF
<b>Standing order</b>	In HUF, outside the account-managing bank, electronically	Execution of a standing order via the GIRO system	0,595%, max. 13 269 Ft
	In HUF, outside the account-managing bank, by phone	Execution of a standing order via the GIRO system	0,595%, max. 13 269 Ft
	In HUF, outside the account-managing bank, in paper format (at the branch)	Execution of a standing order via the GIRO system	0,595%, max. 13 269 Ft
	In HUF, inside the account-managing bank, electronically	Execution of an intrabank standing order	0,595%, max. 13 269 Ft
	In HUF, inside the account-managing bank, by phone	Execution of an intrabank standing order	0,595%, max. 13 269 Ft
	In HUF, inside the account-managing bank, in paper format (at the branch)	Execution of an intrabank standing order	0,595%, max. 13 269 Ft
<b>Direct debit</b>	In HUF, outside the account-managing bank, electronically	Fee charged in the case of fulfilment of a direct debit	0 HUF
	In HUF, outside the account-managing bank, by phone	Fee charged in the case of fulfilment of a direct debit	0 HUF
	In HUF, outside the account-managing bank, in paper format (at the branch)	Fee charged in the case of fulfilment of a direct debit	0 HUF

	In HUF, inside the account-managing bank, electronically	Fee charged in the case of fulfilment of a direct debit	0 HUF
	In HUF, inside the account-managing bank, by phone	Fee charged in the case of fulfilment of a direct debit	0 HUF
	In HUF, inside the account-managing bank, in paper format (at the branch)	Fee charged in the case of fulfilment of a direct debit	0 HUF
<b>Credit transfer in EUR (SEPA)</b>	in the EEA Region, abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	0,638%, max. 66 787 HUF
	in the EEA Region, abroad, by phone	[CIB24]	0,711%, max. 66 221 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	0,839%, max 68 822 HUF
	outside the EEA Region, abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	0,666%, min. 23,17 EUR, max. 656,79 EUR
	outside the EEA Region, abroad, by phone	[CIB24]	0,881%, min. 22,95 EUR, max. 662,50EUR
	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. 701,20EUR
	In Hungary, electronically	[CIB Bank mobile application, CIB Bank Online]	0,666%, min. 23,17 EUR, max. 656,79 EUR
	In Hungary, by phone	[CIB24]	0,881%, min. 22,95 EUR, max. 662,50 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. 701,20 EUR
<b>Credit transfer in other currencies</b>	Abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	0,684%, min. 26,54 USD, max. 752,03USD
	Abroad, by phone	[CIB24]	0,904%, min. 26,28 USD, max. 758,59 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. 27,39 USD, max. 802,95USD
	In Hungary, electronically	[CIB Bank mobile application, CIB Bank Online]	0,684%, min. 26,54 USD, max. 752,03 USD
	In Hungary, by phone	[CIB24]	0,904%, min. 26,28 USD, max. 758,59 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. 27,39 USD, max. 802,95 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 MasterCard Gold Bankcard]	
	Primary card manufacturing / issuing fee		-
	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	[CIB Visa Inspire Embossed Bankcard]	
	Primary card manufacturing / issuing fee		-
	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	[CIB Visa Inspire Electronic Bankcard]	
	Primary card manufacturing / issuing fee		-
	Primary card fee in the first year	Annual fee for primary card	0 HUF

	Annual fee for primary card from the second year	Annual fee for primary card	0 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	2,002%, min. 1 846 HUF, max. 179 080 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. 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	3 881 HUF
		EUR withdrawal in the EEA Region from a third-party ATM	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 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	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.