

Fee Information Document



Name of the account provider: CIB Bank Zrt.
Account name: CIB Alap Account
Date: 01.04.2024

- 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
- 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	1 176 HUF
		Total annual fee	14 112 HUF
	Account management and package fee with paper-based statement without discount	Monthly fee	1 387 HUF
		Total annual fee	16 644 HUF
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	1 855 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	67 HUF
	SMS service/package fee	Card monitoring service month /phone number	103 HUF
		Total annual fee	1 236 HUF
		Account-monitoring service month /phone number	629 HUF
		Total annual fee	7 548 HUF
Phonebanking service			-
Payments (excluding cards)			
Domestic credit transfer in HUF	Outside the account-managing bank, electronically	[CIB Bank mobile application, CIB Bank Online]	0,701%, max. 73 398 HUF
	Outside the account-managing bank, by phone	[CIB24]	0,836%, max. 77 875 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	0,986%, max 80 934 HUF
	Inside the account-managing bank, electronically	[CIB Bank mobile application, CIB Bank Online]	0,683%, max. 71 732 HUF
	Inside the account-managing bank, by phone	[CIB24]	0,818%, max. 76 108 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	0,964%, max. 79 093 HUF
Standing order	In HUF, outside the account-managing bank, electronically	Execution of a standing order via the GIRO system	0,653%, max. 14 582 HUF
	In HUF, outside the account-managing bank, by phone	Execution of a standing order via the GIRO system	0,653%, max. 14 582 HUF
	In HUF, outside the account-managing bank, in paper format (at the branch)	Execution of a standing order via the GIRO system	0,653%, max. 14 582 HUF
	In HUF, inside the account-managing bank, electronically	Execution of an intrabank standing order	0,653%, max. 14 582 HUF
	In HUF, inside the account-managing bank, by phone	Execution of an intrabank standing order	0,653%, max. 14 582 HUF
	In HUF, inside the account-managing bank, in paper format (at the branch)	Execution of an intrabank standing order	0,653%, max. 14 582 HUF
Direct debit	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
Credit transfer in EUR (SEPA)	in the EEA Region, abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	0,75%, max. 78 541 HUF
	in the EEA Region, abroad, by phone	[CIB24]	0,836%, max. 77 875 HUF 0,986%, max 80 934 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	0,783%, min. 27,24 EUR, max. 772,38 EUR
	outside the EEA Region, abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	
	outside the EEA Region, abroad, by phone	[CIB24]	1,036%, min. 26,98 EUR, max. 779,10EUR
	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	1,079%, min. 28,14 EUR, max. 824,61 EUR
	In Hungary, electronically	[CIB Bank mobile application, CIB Bank Online]	0,783%, min. 27,24 EUR, max. 772,38 EUR
	In Hungary, by phone	[CIB24]	1,036%, min. 26,98 EUR, max. 779,10 EUR
	In Hungary, in paper format (at the branch)	Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad	1,079%, min. 28,14 EUR, max. 824,61 EUR
Credit transfer in other currencies	Abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	0,804%, min. 31,21 USD, max. 884,38 USD

	Abroad, by phone	[CIB24]	1,063%, min. 30,90 USD, max. 892,10 USD
	Abroad, in paper format (at the branch)	Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad	1,107%, min. 32,21 USD, max. 944,26 USD
	In Hungary, electronically	[CIB Bank mobile application, CIB Bank Online]	0,804%, min. 31,21 USD, max. 884,38 USD
	In Hungary, by phone	[CIB24]	1,063%, min. 30,90 USD, max. 892,10 USD
	In Hungary, in paper format (at the branch)	Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad	1,107%, min. 32,21 USD, max. 944,26 USD
Crediting of foreign currency amounts			-
Cards and cash			
Providing a debit card	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	35 158 HUF
	Annual fee for primary card from the second year	Annual fee for primary card	35 158 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	12 119 HUF
	Annual fee for primary card from the second year	Annual fee for primary card	12 119 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
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	2,354%, min. 2 170 HUF, max. 210 598 HUF
	With a debit card, from a proprietary ATM	From ATM operated by [CIB Bank]	1 221 HUF
	With a debit card, from a third-party ATM	In Hungary, from non [CIB Bank] ATM	1 221 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	2,708%, min. 2 172 HUF, max. 217 474 HUF
	With a debit card, at a post office	At third-party bank and at post office, in Hungary	2,708%, min. 2 172 HUF, max. 217 474 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	4 564 HUF
		EUR withdrawal in the EEA Region from a third-party ATM	1 221 HUF

	With a debit card, from the branch of the proprietary account-managing bank (group)	Other financial institute abroad	9 057 HUF
	With a debit card, from a third-party branch	Other financial institute abroad	9 057 HUF
Domestic cash deposit	HUF cash deposit to a proprietary ATM	Instant-credit deposit at a proprietary ATM operated by [CIB Bank]	0,229% + 34 HUF
		Cash deposit to ATM operated by [CIB Bank] with envelope	0,229% + 34 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	1 935 HUF
		Additional bank statements relating to more than 6 months previously / month	3 874 HUF
	Coverage certificate		-
	Account balance certificate	Certificates at the Client's request] relating to the past 6 months / month	1 935 HUF
	Other certificates	Certificates at the Client's request relating to the past 6 months / month	1 935 HUF
		Certificates at the Client's request relating to more than 6 months previously / month	3 874 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.