

Fee Information Document



Name of the account provider: CIB Bank Zrt.
Account name: CIB Alap Account
Date: 01.07.2026

- 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 | 1 454 HUF |
| | | Total annual fee | 17 448 HUF |
| | Account management and package fee with paper-based statement without discount | Monthly fee | 1 387 HUF |
| | | Total annual fee | 20 184 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 |

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| 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 | 2 008 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 | 77 HUF |
| | SMS service/package fee | Card monitoring service month /phone number | 111 HUF |
| | | Total annual fee | 1 332 HUF |
| | | Account-monitoring service month /phone number | 680 HUF |
| | | Total annual fee | 8 160 HUF |
| Phonebanking service | | | - |
| Payments (excluding cards) | | | |
| Domestic credit transfer in HUF | Outside the account-managing bank, electronically | [CIB Bank mobile application, CIB Bank Online] | 0,921%, max. 90 289 HUF |
| | Outside the account-managing bank, by phone | [CIB24] | 1,067%, max. 95 135 HUF |

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| | 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 | 1,229%, max 98 447 HUF |
| | Inside the account-managing bank, electronically | [CIB Bank mobile application, CIB Bank Online] | 0,901%, max. 88 485 HUF |
| | Inside the account-managing bank, by phone | [CIB24] | 1,047%, max. 93 222 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 | 1,206%, max. 96 454 HUF |
| Standing order | In HUF, outside the account-managing bank, electronically | Execution of a standing order via the GIRO system | 0,869%, max. 26 613HUF |
| | In HUF, outside the account-managing bank, by phone | Execution of a standing order via the GIRO system | 0,869%, max. 26 613 HUF |
| | In HUF, outside the account-managing bank, in paper format (at the branch) | Execution of a standing order via the GIRO system | 0,869%, max. 26 613 HUF |
| | In HUF, inside the account-managing bank, electronically | Execution of an intrabank standing order | 0,869%, max. 26 613 HUF |
| | In HUF, inside the account-managing bank, by phone | Execution of an intrabank standing order | 0,869%, max. 26 613 HUF |
| | In HUF, inside the account-managing bank, in paper format (at the branch) | Execution of an intrabank standing order | 0,869%, max. 26 613 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 |

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| | 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] | 0,921%, max. 90 289 HUF |
| | in the EEA Region, abroad, by phone | [CIB24] | 1,067%, max. 95 135 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 | 1,229%, max 98 447 HUF |
| | outside the EEA Region, abroad, electronically | [CIB Bank mobile application, CIB Bank Online] | 1,010%, min. 29,49EUR, max. 863,81 EUR |
| | outside the EEA Region, abroad, by phone | [CIB24] | 1,283%, min. 29,20 EUR, max. 871,09 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 | 1,330%, min. 30,46 EUR, max. 920,36 EUR |
| | In Hungary, electronically | [CIB Bank mobile application, CIB Bank Online] | 1,010%, min. 29,49 EUR, max. 863,81 EUR |
| | In Hungary, by phone | [CIB24] | 1,283%, min. 29,20 EUR, max. 871,09 EUR |
| | In Hungary, in paper format (at the branch) | Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad | 1,330%, min. 30,46 EUR, max. 920,36 EUR |
| Credit transfer in other currencies | Abroad, electronically | [CIB Bank mobile application, CIB Bank Online] | 1,032%, min. 33,78 USD, max. 987,52 USD |

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| | Abroad, by phone | [CIB24] | 1,313%, min. 33,45 USD, max. 995,88USD |
| | Abroad, in paper format (at the branch) | Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad | 1,360%, min. 34,87 USD, max. 1 052,35 USD |
| | In Hungary, electronically | [CIB Bank mobile application, CIB Bank Online] | 1,032%, min. 33,78 USD, max. 987,52 USD |
| | In Hungary, by phone | [CIB24] | 1,313%, min. 33,45 USD, max. 995,88 USD |
| | In Hungary, in paper format (at the branch) | Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad | 1,360%, min. 34,87 USD, max. 1 052,35 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 | 38 062 HUF |
| | Annual fee for primary card from the second year | Annual fee for primary card | 38 062 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 | 13 119 HUF |
| | Annual fee for primary card from the second year | Annual fee for primary card | 13 119 HUF |
| | Name of the debit card linked to the payment account | [CIB Visa Inspire Electronic Bankcard] | |

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| | 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 | 2,873%, min. 2 349 HUF, max. 227 999 HUF |
| | With a debit card, from a proprietary ATM | From ATM operated by [CIB Bank] | 2 017 HUF |
| | With a debit card, from a third-party ATM | In Hungary, from non [CIB Bank] ATM | 2 017 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 | 2,931%, min. 2 351 HUF, max. 235 443 HUF |
| | With a debit card, at a post office | At third-party bank and at post office, in Hungary | 2,931%, min. 2 351 HUF, max. 235 443 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 | 5 636 HUF |
| | | EUR withdrawal in the EEA Region from a third-party ATM | 2 017 HUF |

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| | With a debit card, from the branch of the proprietary account-managing bank (group) | Other financial institute abroad | 9 805 HUF |
| | With a debit card, from a third-party branch | Other financial institute abroad | 9 805 HUF |
| Domestic cash deposit | HUF cash deposit to a proprietary ATM | Instant-credit deposit at a proprietary ATM operated by [CIB Bank] | 0,247% + 36 HUF |
| | | Cash deposit to ATM operated by [CIB Bank] with envelope | 0,247% + 36 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 | 2 094 HUF |
| | | Additional bank statements relating to more than 6 months previously / month | 4 194 HUF |
| | Coverage certificate | | - |
| | Account balance certificate | Certificates at the Client's request] relating to the past 6 months / month | 2 094 HUF |
| | Other certificates | Certificates at the Client's request relating to the past 6 months / month | 2 094 HUF |
| | | Certificates at the Client's request relating to more than 6 months previously / month | 4 194 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.