

# Fee Information Document



**Name of the account provider:** CIB Bank Zrt.  
**Account name:** CIB Classic Private 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 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		
<b>General account services</b>			
<b>Maintaining the account</b>	Account management and package fee with electronic statement without discount	Monthly fee	1 144 HUF
		<b>Total annual fee</b>	<b>13 728 HUF</b>
	Account management and package fee with paper-based statement without discount	Month fee	1 355 HUF
		<b>Total annual fee</b>	<b>16 260 HUF</b>
	Account closing fee	Account closing fee	0 HUF
	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%
<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)	SMS fee	67 HUF
	SMS service/package fee	Card monitoring service month / phone number	103 HUF
		<b>Total annual fee</b>	<b>1 236 HUF</b>
		Account-monitoring service month / phone number	629 HUF
	<b>Total annual fee</b>	<b>7 548 HUF</b>	
<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]	0,686%, min. 97 HUF, max. 75 555 HUF
	Outside the account-managing bank, by phone	[CIB24]	1,768%, min. 1 170 HUF, max. 80 160 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	1,843%, min. 1 218 HUF, max. 83 317 HUF
	Inside the account-managing bank, electronically	[ CIB Bank mobile application, CIB Bank Online]	0,67%, min. 95 HUF, max. 73 830 HUF
	Inside the account-managing bank, by phone	[CIB24]	1,768%, min. 1 170HUF, max. 80 160 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	1,843%, min. 1 218 HUF, max. 83 317 HUF

<b>Standing order</b>	In HUF, outside the account-managing bank, electronically	Execution of a standing order via the GIRO system	230 HUF
	In HUF, outside the account-managing bank, by phone	Execution of a standing order via the GIRO system	230 HUF
	In HUF, outside the account-managing bank, in paper format (at the branch)	Execution of a standing order via the GIRO system	230 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
<b>Direct debit</b>	In HUF, outside the account-managing bank, electronically	Fee charged in the case of fulfilment of a direct debit	241 HUF /transaction
	In HUF, outside the account-managing bank, by phone	Fee charged in the case of fulfilment of a direct debit	241 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	241 HUF /transaction
	In HUF, inside the account-managing bank, electronically	Fee charged in the case of fulfilment of a direct debit	241 HUF /transaction
	In HUF, inside the account-managing bank, by phone	Fee charged in the case of fulfilment of a direct debit	241 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	241 HUF /transaction
<b>Credit transfer in EUR (SEPA)</b>	in the EEA Region, abroad, electronically	[ CIB Bank mobile application, CIB Bank Online]	0,735%, min. 104 HUF, max. 80 848 HUF

	in the EEA Region, abroad, by phone	[CIB24]	1,768%, min. 1 170 HUF, max. 80 160 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	1,843%, min. 1 218 HUF, max. 83 317 HUF
	outside the EEA Region, abroad, electronically	[ CIB Bank mobile application, CIB Bank Online]	0,783%, min. 27,24 EUR, max. 797,38 EUR
	outside the EEA Region, abroad, by phone	[CIB24]	1,036%, min. 26,98 EUR, max. 804,33 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	1,079%, min. 28,14 EUR, max. 851,35 EUR
	In Hungary, electronically	[ CIB Bank mobile application, CIB Bank Online]	0,783%, min. 27,24 EUR, max. 797,38 EUR
	In Hungary, by phone	[CIB24]	1,036%, min. 26,98 EUR, max. 804,33 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. 851,35 EUR
<b>Credit transfer in other currencies</b>	Abroad, electronically	[ CIB Bank mobile application, CIB Bank Online]	0,804%, min. 31,21 USD, max. 913,04 USD
	Abroad, by phone	[CIB24]	1,063%, min. 30,90 USD, max. 921,01 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. 974,90 USD
	In Hungary, electronically	[ CIB Bank mobile application, CIB Bank Online]	0,804%, min. 31,21 USD, max. 913,04 USD
	In Hungary, by phone	[CIB24]	1,063%, min. 30,90 USD, max. 921,01 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. 31,21 USD, max. 974,90 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	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	6 522 HUF
	Annual fee for primary card from the second year	Annual fee for primary card	6 522 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	2,713%, min. 2 170 HUF, max. 217 545 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
<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 in the EEA Rgion from a third-party ATM EUR given	4 564 HUF 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
<b>Domestic cash deposit</b>	HUF cash deposit to a proprietary ATM	Instant-credit deposit at a proprietary ATM operated by [CIB Bank] Cash deposit to ATM operated by [CIB Bank] with envelope	0,229% + 34 HUF

		0,229% + 34 HUF
	HUF cash deposit to a proprietary branch	Cash deposit at a bank branch 0,416%+ 69 HUF, max. 14 150 HUF
	HUF cash deposit to a third-party branch	Service not available -
	HUF deposit via POS	Service not available -
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	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%
<b>Other services</b>		
<b>Limit modification</b>		Limit modification fee 0 HUF
<b>Issuing and providing certificates</b>	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
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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.