

Fee Information Document



Name of the account provider: CIB Bank Zrt.
Account name: CIB Classic Private 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 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		
General account services			
Maintaining the account	Account management and package fee with electronic statement without discount	Monthly fee	1 238 HUF
		Total annual fee	14 856 HUF
	Account management and package fee with paper-based statement without discount	Month fee	1 466 HUF
		Total annual fee	17 592 HUF
	Account closing fee	Account closing fee	0 HUF
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]	0,905%, min. 105 HUF, max. 92 624 HUF
	Outside the account-managing bank, by phone	[CIB24]	2,076%, min. 1 266 HUF, max. 97 609 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	2,157%, min. 1 318 HUF, max. 101 027 HUF
	Inside the account-managing bank, electronically	[CIB Bank mobile application, CIB Bank Online]	0,89%, min. 102 HUF, max. 90 756 HUF
	Inside the account-managing bank, by phone	[CIB24]	2,076%, min. 1 266 HUF, max. 97 609 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	2,157%, min. 1 318 HUF, max. 101 027 HUF

Standing order	In HUF, outside the account-managing bank, electronically	Execution of a standing order via the GIRO system	249 HUF
	In HUF, outside the account-managing bank, by phone	Execution of a standing order via the GIRO system	249 HUF
	In HUF, outside the account-managing bank, in paper format (at the branch)	Execution of a standing order via the GIRO system	249 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
Direct debit	In HUF, outside the account-managing bank, electronically	Fee charged in the case of fulfilment of a direct debit	286 HUF /transaction
	In HUF, outside the account-managing bank, by phone	Fee charged in the case of fulfilment of a direct debit	286 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	286 HUF /transaction
	In HUF, inside the account-managing bank, electronically	Fee charged in the case of fulfilment of a direct debit	286 HUF /transaction
	In HUF, inside the account-managing bank, by phone	Fee charged in the case of fulfilment of a direct debit	286 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	286 HUF /transaction
Credit transfer in EUR (SEPA)	in the EEA Region, abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	0,905%, min. 105 HUF, max. 92 624 HUF

	in the EEA Region, abroad, by phone	[CIB24]	2,076%, min. 1 266 HUF, max. 97 609 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	2,157%, min. 1 318 HUF, max. 101 027 HUF
	outside the EEA Region, abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	1,010%, min. 29,49 EUR, max. 890,88 EUR
	outside the EEA Region, abroad, by phone	[CIB24]	1,283%, min. 29,20 EUR, max. 898,40 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. 949,31 EUR
	In Hungary, electronically	[CIB Bank mobile application, CIB Bank Online]	1,010%, min. 29,49 EUR, max. 890,88 EUR
	In Hungary, by phone	[CIB24]	1,283%, min. 29,20 EUR, max. 898,40 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. 949,31 EUR
Credit transfer in other currencies	Abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	1,032%, min. 33,78 USD, max. 1 018,55 USD
	Abroad, by phone	[CIB24]	1,313%, min. 33,45 USD, max. 1 027,18 USD
	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. 1 085,52 USD
	In Hungary, electronically	[CIB Bank mobile application, CIB Bank Online]	1,032%, min. 33,78 USD, max. 1 018,55 USD
	In Hungary, by phone	[CIB24]	1,313%, min. 33,45 USD, max. 1 027,18 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. 33,78 USD, max. 1 085,52 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]	
	Primary card manufacturing / issuing fee		-
	Primary card fee in the first year	Annual fee for primary card	7 060 HUF
	Annual fee for primary card from the second year	Annual fee for primary card	7 060 HUF
	Name of the debit card linked to the payment account	[CIB Visa Inspire Platinum Bankcard]	
	Primary card manufacturing / issuing fee		-

	Primary card fee in the first year	Annual fee for primary card	48 718 HUF
	Annual fee for primary card from the second year	Annual fee for primary card	48 718 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	3,261%, min. 2 349 HUF, max. 235 520 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 in the EEA Rgion from a third-party ATM EUR given	5 636 HUF 2 017 HUF

	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	0,450%+ 74 HUF, max. 15 319 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	[CIB Overdraft Facility]	
	Annual credit interest rate	Annual interest	21,99%
	Value of APR indicated in the commercial communication	APR	30,25%
	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%
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	4 194 HUF

	more than 6 months previously / month	
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.