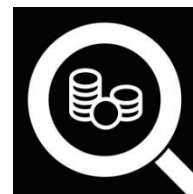


# Fee Information Document



**Name of the account provider:** CIB Bank Zrt.  
**Account name:** CIB EUR Foreign Currency Account  
**Date:** 10.05.2024

- 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; CIB Kártyázó Account Package for Consumers, List of Conditions for CIB Alap Accounts of private individuals, List of Conditions for CIB Általános Account for Consumers, List of Conditions for not demandable bank accounts of private individuals, List of Conditions for CIB ECO bank accounts of private individuals, List of Conditions for CIB ECO Plus bank accounts of private individuals, CIB Premium Banking Private Account Package for Premium Banking Private Individual Customers, List of Conditions for CIB Private Banking Private Account Package for Private Banking Customers, 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/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	543 HUF
		<b>Total annual fee</b>	<b>6 516 HUF</b>
	Account management and package fee with paper-based statement without discount	Monthly fee	754 HUF
		<b>Total annual fee</b>	<b>9 048 HUF</b>
	Account closing fee		-

	Account change fee	Service not available	-
	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. 1 170 HUF, 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>		Service not available	-
<b>Direct debit</b>		Service not available	-
<b>Credit transfer in EUR (SEPA)</b>	in the EEA Region, abroad, electronically	[CIB Bank mobile application, CIB Bank Online]	0,686%, min. HUF 97, max. HUF 75 555
	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. 32,21 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 Visa Inspire Embossed Bankcard] (EUR)	
	Primary card manufacturing / issuing fee		-
	Primary card fee in the first year	Annual fee for primary card	39,49 EUR
	Annual fee for primary card from the second year	Annual fee for primary card	39,49 EUR
<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 EUR
	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 EUR
	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	1,933%, min. 1 701 HUF, max. 203 657 HUF

	With a debit card, from a proprietary ATM	From ATM operated by [CIB Bank]	2,90 EUR
	With a debit card, from a third-party ATM	In Hungary, from non [CIB Bank] ATM	3,92 EUR
	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	0,85%, min. 4,79 EUR
	With a debit card, at a post office	At third-party bank and at post office, in Hungary	0,85%, min. 4,79 EUR
<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 EUR
	With a debit card, from a third-party ATM	Abroad from other ATM EUR withdrawal in the EEA Region from third-party ATM	9,76 EUR 3,92 EUR
	With a debit card, from the branch of the proprietary account-managing bank (group)	Other financial institute abroad	42,66 EUR
	With a debit card, from a third-party branch	Other financial institute abroad	42,66 EUR
<b>Domestic cash deposit</b>	HUF cash deposit to a proprietary ATM	Service not available	-
	HUF cash deposit to a proprietary branch	Cash deposit of foreign currency to a HUF or FCY account	0,416% + 69 HUF, max. 14 150 HUF
<b>Overdrafts and related services</b>			
<b>Arranged overdraft</b>	Name of available overdraft facility	Service not available	
<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	Statement upon special request relating to the past 6 months / month	9,66 USD

		Statement upon special request relating to more than 6 months previously / month	19,35 USD
	Coverage certificate		-
	Account balance certificate	Certificate relating to the past 6 months / month	9,66 USD
	Other certificates	Certificate relating to the past 6 months / month	9,66 USD
		Certificate relating to more than 6 months previously / month	19,35 USD

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.