

Definitions used by CIB Bank for Fee Information Document, and the statement of fees

List of definitions of the most representative services linked to a payment account based on Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features in Article 3 (5) and the consumer terms used by CIB Bank (brand names)

No.	Term	Definition	Definitions used by CIB Bank
General account services			
1.	Maintaining the account	The account-keeping institution operates an account for use by the customer.	Maintaining the account, Bank account
2.	Internetbank and mobile application service	The customer uses the services related to his/her account through the internet or a mobile device (e.g. mobile phone).	CIB Internet-based Electronic Services (CIB Internet Bank, CIB Bank mobile application, CIB Bank Online)
3.	SMS service	The customer is identified and informed about the balance in his/her account (e.g. after a credit transfer or cash withdrawal) by means of an SMS message.	<ul style="list-style-type: none"> • Security SMS text messages (notification of logins and blocking) • CIB Mobilbank: • Security text messages on transactions performed with a CIB bank card (card monitoring service) • Text messages about debits and credits on the bank account (account-monitoring service)
4.	Phonebanking service	The customer uses the services related to his/her account through telephone.	CIB24 telephone customer service
Payments (excluding cards)			
5.	Domestic credit transfer in HUF	Upon the customer's instruction the account-keeping institution transfers cash from the customer's account to another domestic account in HUF.	<ul style="list-style-type: none"> • Ad hoc transfer; • Bank-to-bank GIRO transfer, and Intrabank transfer • Electronic: CIB Internet Bank, CIB Bank mobile application, CIB Bank Online • Phone: CIB24 • Paper based (at bank branch): Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad

6.	Standing order	Upon the customer's instruction the account-keeping institution transfers the same amount of cash at regular intervals from the customer's account to another account.	Execution of a standing order
7.	Direct debit	The customer authorises someone else (the beneficiary) to instruct the customer's account-keeping institution to transfer cash from the customer's account to the beneficiary. The account-keeping institution will perform the payment transactions on the date(s) agreed upon between the customer and the beneficiary. The amount of the payment transaction may be variable.	Fulfilment of a direct debit
8.	Credit transfer in EUR (SEPA)	Upon the customer's instruction the account-keeping institution transfers cash from the customer's account to another domestic or foreign account in euro.	SEPA transfer, other transfer in EUR in the EEA Region
9.	Credit transfer in other currencies	Upon the customer's instruction the account-keeping institution transfers cash from the customer's account to another domestic or foreign account in currencies other than HUF or EUR.	Foreign exchange and currency transaction HUF transfers abroad (initiated from HUF or FCY accounts) • Bank-to-bank transfer • Intrabank transfer
10.	Crediting of foreign currency amounts	An amount is received to the customer's account in a foreign currency.	Crediting of foreign currency amounts
Cards and cash			
11.	Providing a debit card	The account-keeping institution issues a payment card linked to the customer's account. The amount of all payment transactions executed with the debit card will be debited to the customer's account directly and in full.	Debit cards

12.	Providing a credit card	The account-keeping institution issues a payment card linked to the customer's account. The amount of all payment transactions executed with the credit card over an agreed-upon period will be debited to the customer's account—in full or in part—on agreed-upon date(s). It is set out in the credit agreement between the account-keeping institution and the customer whether interest is charged on the customer or not for the credit.	Credit cards
13.	Purchases with debit or credit cards in Hungary	The customer uses his/her debit or credit card to pay for goods or services in Hungary.	Debit cards: • purchases in Hungary Credit card transactions • purchases in Hungary
14.	Purchases with debit or credit cards abroad	The customer uses his/her debit or credit card to pay for goods or services abroad.	Debit cards: • Purchases abroad Credit card transactions • Purchases abroad
15.	Domestic cash withdrawal	The customer withdraws cash from his/her own account in Hungary.	Cash withdrawals from the cash desk of a bank branch: Cash withdrawal with bank card from cash desk: • At third-party bank and at post office, in Hungary Cash withdrawal with bank card from ATM: • From ATM operated by CIB Bank Zrt. • In Hungary, from non CIB Bank ATM
16.	Cash withdrawal abroad	The customer withdraws cash from his/her own account abroad.	Cash withdrawal With bank card from cash desk: • Other financial institute abroad, Cash withdrawal with Bank card from ATM: • Abroad, from Intesa SanPaolo bank group's ATMs • Abroad from other ATM
17.	Domestic cash deposit	The customer deposits cash to his/her own account in Hungary.	Forint transactions • Cash deposit at a bank branch • Cash deposit through ATM (immediate crediting, envelope) Foreign exchange and currency transactions: • Cash deposit of foreign currency to a HUF or FCY account

Overdrafts and related services



18.	Arranged overdraft	The account-keeping institution and the customer agree in advance that the customer may take a loan if the balance in his/her account is insufficient. The agreement sets out the maximum amount of the loan, and also whether fees and interest are charged on the customer or not.	CIB Arranged overdraft
Other services			
19.	Limit modification	Changing of the limits concerning the amount or number of payments.	Limit modification
20.	Issuing and providing certificates	Issue for the customer's use of account statements and other certificates (e.g. "certificate of coverage" certifying the availability of a specific amount in the account) subsequently requested in respect of the customer's account.	Issuing additional bank statements or certificates at the Client's request