



**Name of the account provider:** CIB Bank Zrt.  
**Account name:** CIB ECO ForYou Bank Account  
**Date:** 31.07.2019

- 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 ECO 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	0 HUF
		<b>Total annual fee</b>	<b>0 HUF</b>
	Account management and package fee with paper-based statement without discount	Monthly fee	0 HUF
		<b>Total annual fee</b>	<b>0 HUF</b>
	Account closing fee	[Within six months after account opening]	3 500 HUF
	[More than six months after account opening]	0 HUF	

	Account change fee	[Fee for a change of account package]	1 129 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> [CIB Bank Online] Monthly fee	<b>0 HUF</b> 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]	37 HUF
	SMS service/package fee	[card monitoring service] month / phone number	62 HUF
		<b>Total annual fee</b> [account-monitoring service] month / phone number	<b>744 HUF</b> 368 HUF
		<b>Total annual fee</b>	<b>4 416 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 Internet Bank, CIB Bank mobile application, CIB Bank Online]	0,348%, max. 6 967 HUF
	Outside the account-managing bank, by phone	[CIB24]	212 HUF + 1,108%, min. 711 HUF, max. 44 276 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]	212 HUF + 1,108%, min. 711 HUF, max. 44 276 HUF
	Inside the account-managing bank, electronically	[CIB Internet Bank, CIB Bank mobile application, CIB Bank Online]	0,348%, max. 6 67 HUF
	Inside the account-managing bank, by phone	[CIB24]	212 HUF + 1,108%, min. 711 HUF, max. 44 276 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]	212 HUF + 1,108%, min. 711 HUF, max. 44 276 HUF
<b>Standing order</b>	In HUF, outside the account-managing bank, electronically	[Execution of a standing order via the GIRO system]	0,332%, max. 6 651 HUF
	In HUF, outside the account-managing bank, by phone	[Execution of a standing order via the GIRO system]	0,332%, max. 6 651 HUF
	In HUF, outside the account-managing bank, in paper format (at the branch)	[Execution of a standing order via the GIRO system]	0,332%, max. 6 651 HUF
	In HUF, inside the account-managing bank, electronically	[Execution of an intrabank standing order]	0,332%, max. 6 651 HUF
	In HUF, inside the account-managing bank, by phone	[Execution of an intrabank standing order]	0,332%, max. 6 651 HUF
	In HUF, inside the account-managing bank, in paper format (at the branch)	[Execution of an intrabank standing order]	0,332%, max. 6 651 HUF
<b>Direct debit</b>	In HUF, outside the account-managing bank, electronically	[Fee charged in the case of fulfilment of a direct debit]	0,332%, max. 6 651 HUF
	In HUF, outside the account-managing bank, by phone	[Fee charged in the case of fulfilment of a direct debit]	0,332%, max. 6 651 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]	0,332%, max. 6 651 HUF
	In HUF, inside the account-managing bank, electronically	[Fee charged in the case of fulfilment of a direct debit]	0,332%, max. 6 651 HUF
	In HUF, inside the account-managing bank, by phone	[Fee charged in the case of fulfilment of a direct debit]	0,332%, max. 6 651 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]	0,332%, max. 6 651 HUF

<b>Credit transfer in EUR (SEPA)</b>	Abroad, electronically	[CIB Internet Bank, CIB Bank mobile application, CIB Bank Online]	0,495%, min. 17,18 EUR, max. 493,34 EUR
	Abroad, by phone	[CIB24]	0,63%, min. 16,40 EUR, max. 479,46 EUR
	Abroad, in paper format (at the branch)	[Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad]	0,63%, min. 16,40 EUR, max. 487,42 EUR
	In Hungary, electronically	[CIB Internet Bank, CIB Bank mobile application, CIB Bank Online]	0,495%, min. 17,18 EUR, max. 493,34 EUR
	In Hungary, by phone	[CIB24]	0,63%, min. 16,40 EUR, max. 479,46 EUR
	In Hungary, in paper format (at the branch)	[Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad]	0,63%, min. 16,40 EUR, max. 487,42 EUR
<b>Credit transfer in other currencies</b>	Abroad, electronically	[CIB Internet Bank, CIB Bank mobile application, CIB Bank Online]	0,508%, min. 19,68 USD, max. 565,36 USD
	Abroad, by phone	[CIB24]	0,647%, min. 18,78 USD, max. 549,45 USD
	Abroad, in paper format (at the branch)	[Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad]	0,647%, min. 18,78 USD, max. 558,58 USD
	In Hungary, electronically	[CIB Internet Bank, CIB Bank mobile application, CIB Bank Online]	0,508%, min. 19,68 USD, max. 565,36 USD
	In Hungary, by phone	[CIB24]	0,647%, min. 18,78 USD, max. 549,45 USD
	In Hungary, in paper format (at the branch)	[Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad]	0,647%, min. 18,78 USD, max. 558,58 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]	22 164 HUF
	Annual fee for primary card from the second year	[Annual fee for primary card]	22 164 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]	7 642 HUF
	Annual fee for primary card from the second year	[Annual fee for primary card]	7 642 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]	4 112 HUF
	Annual fee for primary card from the second year	[Annual fee for primary card]	4 112 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
<b>Purchases with debit or credit cards abroad</b>	Purchases with debit cards abroad	[Purchases abroad]	0 HUF
<b>Domestic cash withdrawal</b>	Without a bank card, at the branch	[cash withdrawals from the cash desk of a bank branch]	1,581%, min. 1 266 HUF, max. 126 690 HUF

	With a debit card, from a proprietary ATM	[From ATM operated by CIB Bank Zrt.]	772 HUF
	With a debit card, from a third-party ATM	[In Hungary, from non CIB Bank ATM]	772 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]	1,581%, min. 1 266 HUF, max. 126 690 HUF
	With a debit card, at a post office	[At third-party bank and at post office, in Hungary]	1,581%, min. 1 266 HUF, max. 126 690 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]	2 771 HUF
	With a debit card, from the branch of the proprietary account-managing bank (group)	[Other financial institute abroad]	5 278 HUF
	With a debit card, from a third-party branch	[Other financial institute abroad]	5 278 HUF
<b>Domestic cash deposit</b>	HUF cash deposit to a proprietary ATM	[Instant-credit deposit at a proprietary ATM operated by CIB Bank Zrt]	0,2% + 30 HUF
		[Cash deposit to ATM operated by CIB Bank with envelope]	0,2% + 30 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	-

<b>Overdrafts and related services</b>			
<b>Arranged overdraft</b>	Name of available overdraft facility	[CIB Overdraft Facility]	
	Annual credit interest rate	[Annual interest]	16,99%
	Value of APR indicated in the commercial communication	[APR]	26,74%
	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]	19,99%
<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	1 129 HUF
		[Additional bank statements] relating to more than 6 months previously / month	2 258 HUF
	Coverage certificate		-
	Account balance certificate	[Certificates at the Client's request] relating to the past 6 months / month	1 129 HUF
	Other certificates	[Certificates at the Client's request] relating to the past 6 months / month	1 129 HUF
		[Certificates at the Client's request] relating to more than 6 months previously / month	2 258 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.