



**Name of the account provider:** CIB Bank Zrt.  
**Account name:** CIB GBP Foreign Currency 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 the bank accounts of private individuals; 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	331 HUF
		<b>Total annual fee</b>	<b>3 972 HUF</b>
	Account management and package fee with paper-based statement without discount	Monthly fee	331 HUF
		<b>Total annual fee</b>	<b>3 972 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]	37 HUF
	SMS service/package fee	[card monitoring service] month / phone number	62 HUF
		<b>Total annual fee</b>	<b>744 HUF</b>
		[account-monitoring service] month / phone number	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]	0,465%, min. 68 Ft, max. 47 547 HUF
	Outside the account-managing bank, by phone	[CIB24]	1,076%, min. 711 HUF, max. 45 385 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]	1,076%, min. 711 HUF, max. 45 385 HUF
	Inside the account-managing bank, electronically	[CIB Internet Bank, CIB Bank mobile application, CIB Bank Online]	0,453%, min. 66 Ft, max. 46 385 HUF
	Inside the account-managing bank, by phone	[CIB24]	1,076%, min. 711 HUF, max. 45 385 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]	1,076%, min. 711 HUF, max. 45 385 HUF
<b>Standing order</b>		Service not available	-

<b>Direct debit</b>	Service not available			-
<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	Service not available	
<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>		Service not available	-
<b>Purchases with debit or credit cards abroad</b>		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]	1,128%, min. 992 HUF, max. 118 602 HUF
<b>Cash withdrawal abroad</b>	With a debit card, from the ATM operated by proprietary account-managing bank (group)	Service not available	-
<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 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>		Service not available	-
<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	5,65 USD
		[Statement upon special request] relating to more than 6 months previously / month	11,29 USD
	Coverage certificate		-
	Account balance certificate	[Certificate] relating to the past 6 months / month	5,65 USD

	Other certificates	[Certificate] relating to the past 6 months / month	5,65 USD
		[Certificate] relating to more than 6 months previously / month	11,29 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.