CIB BANK
Intesa Sanpaolo Group

TO 100.000 EUR OBA INSURED DEPOSIT

CIB EASY discount program
List of Conditions

Effective from: 10th November 2026

Any private persons are entitled to access the CIB EASY discounts who are in an employment relationship with a company (hereinafter: Partner) that has joined the CIB EASY discount program, i.e. there is an agreement signed by the Bank and the Partner (hereinafter: Joining Agreement) in place with respect to the CIB EASY discounts.

After 20.05.2020 only nationals of EEA Member States and of the USA, Canada and the United Kingdom will be eligible for the benefits (upon the presentation of the document(s)[1] required to prove nationality).

A basic precondition for accessing the discounts under the CIB EASY discount program is the provision of evidence of the existence of such employment relationship as of the time that the discount is accessed. The additional conditions and details in respect of the individual discounts can be found in this list of conditions, under the detailed description of the particular discount concerned.

As a part of the discount program, the bank provides discounts with respect to various products. The discounts may also be accessed separately, depending on the choice of the Client and on the products requested or used by him or her. It is necessary that the Client meet the conditions of application for the product to which the discount relates (basic product).

With respect to the fees for products that feature in the list of conditions for the CIB EASY discount program but are not provided at a discount, the standard fees specified in the latest effective list of conditions relating to the given product shall apply.

Foreign currency account that may be applied for in conjunction with a CIB ECO Bank Account or a CIB ECO Plus Bank Account

Product to which the discount relates:

- Foreign currency account applied for in conjunction with the CIB ECO Bank Account or the CIB ECO Plus Bank Account

FOREIGN CURRENCY ACCOUNT	
Monthly account management fee	HUF 0

Valid: with respect to CIB Foreign Currency Accounts applied for on or after 01. 01. 2020.

Promotion relating to bank accounts

The promotion relating to the bank account are **only available in the case of the CIB ECO Bank Account and CIB ECO Plus Bank Account.**

The promotions relate to the **forint transaction fees for the CIB ECO Bank Account and CIB ECO Plus Bank Account.**

FORINT TRANSACTIONS	
	HUF ACCOUNT
Instant Bank-to-bank GIRO transfer	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	Promotion: HUF 0 until 31.12.2026
CIB TPP channel	Promotion: HUF 0 until 31.12.2026
Bank-to-bank GIRO transfer	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	Promotion: HUF 0 until 31.12.2026

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CIB TPP channel	Promotion: HUF 0 until 31.12.2026
Instant Intrabank transfer	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	Promotion: HUF 0 until 31.12.2026
CIB TPP channel	Promotion: HUF 0 until 31.12.2026
Intrabank transfer	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	Promotion: HUF 0 until 31.12.2026
CIB TPP channel	Promotion: HUF 0 until 31.12.2026
Execution of a standing order via the GIRO system	Promotion: HUF 0 until 31.12.2026
Execution of an intrabank standing order	Promotion: HUF 0 until 31.12.2026
Fee charged in the case of fulfilment of a direct debit	Promotion: HUF 0 until 31.12.2026

Auxiliary services that may be applied for in conjunction with a CIB ECO Bank Account or a CIB ECO Plus Bank Account

Product to which the discount relates:

After 23.03.2023, the following product will no longer be available within the CIB EASY discount program.

- **HUF 1,000,000 insurance cover for the event of accidental death applied for in conjunction with the CIB ECO Bank Account or the CIB ECO Plus Bank Account**

Type of fee to which the discount relates	Extent of discount	Period of discount
Monthly premium for HUF 1,000,000 insurance cover for the event of accidental death (may be applied for by persons of 18-65 years of age)	**100%**	6 full months following the month of application

Valid: with respect to HUF 1,000,000 insurance cover for the event of accidental death, applied for on or after 6 March 2017

Product to which the discount relates:

After 23.03.2023, the following products will no longer be available within the CIB EASY discount program.

- **CIB Accident Guard Packages applied for in conjunction with the CIB ECO bank account or the CIB ECO Plus bank account**

Type of fee to which the discount relates	Extent of discount	Period of discount
Monthly premium for CIB Accident Guard Package (available for individuals between the ages of 18 – 65)	**100%**	3 full months following the month of application
Monthly premium for CIB Accident Guard Plus Package (available for individuals between the ages of 18 – 65)	**100%**	3 full months following the month of application
Monthly premium for CIB Accident Guard Family Package (available for	**100%**	3 full months following the month of application

CIB Bank Zrt. CIB Bank Ltd. H-1024 Budapest, Petrezselyem utca 2-8. . H-1995 Budapest Telephone: (06 1) 423 1000 Fax: (06 1) 489 6500 Court of registration: Company Court of the Metropolitan Court of Budapest Company registration number: Cg. 01-10-041004 Tax number: 10136915-4-44 Group tax number: 17781028-5-44 Group EU tax number: HU 17781028 Stock exchange membership: Budapest Stock Exchange Ltd. Operating licence number: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) code: CIBHHUHB

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principal insured persons between the ages of 18 – 65; the other insured persons can be children under 18, spouses or registered partners between the ages of 18 and 65)		
Monthly premium for CIB Accident Guard Family Plus Package (available for principal insured persons between the ages of 18 – 65; the other insured persons can be children under 18, spouses or registered partners between the ages of 18 and 65)	**100%**	3 full months following the month of application

Valid: with respect to CIB Accident Guard Packages applied for on or after 01. 04. 2019.

Product to which the discount relates:

After 23.03.2023, the following products will no longer be available within the CIB EASY discount program.

- **CIB Health Guard 2.0, Standard Basic Package (available at an age 6 months- 69 years) applied for in conjunction with the CIB ECO bank account or the CIB ECO Plus bank account**

Type of fee to which the discount relates	Extent of discount	Period of discount
Monthly premium for CIB Health Guard 2.0, Standard Basic Package (available at an age 6 months - 69 years)	**100%**	2 full months following the month of application

Valid: with respect to CIB Health Guard Standard Basic Package, applied for on or after 01. 08. 2021.

Product to which the discount relates:

After 23.03.2023, the following products will no longer be available within the CIB EASY discount program.

- **CIB Health Guard 2.0, Optimum and Premium Basic Packages (available at an age 18 years - 69 years) applied for in conjunction with the CIB ECO bank account or the CIB ECO Plus bank account**

Type of fee to which the discount relates	Extent of discount	Period of discount
Monthly premium for CIB Health Guard 2.0, Optimum Basic Package (available at an age 18 – 69 years)	**100%**	2 full months following the month of application
Monthly premium for CIB Health Guard 2.0, Premium Basic Package (available at an age 18 – 69 years)	**100%**	2 full months following the month of application

Valid: with respect to CIB Health Guard 2.0 Optimum and Premium Basic Package, applied for on or after 01. 08. 2021.

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In respect of fees to which the discount does not relate, the latest valid standard fees set out in the CIB ECO Bank Account and the CIB ECO Plus bank account List of Conditions for Consumers shall apply.

The discount related to the auxiliary service that may be applied for in conjunction with the CIB EASY discount scheme bank account **may be requested by Clients who** at the time of application:

- are in an employment relationship with a company (hereinafter: Partner) that has joined the CIB EASY discount program, i.e. there is an agreement signed by the Bank and the Partner (hereinafter: Joining Agreement) in place with respect to the CIB EASY discounts and,
- the employment relationship with the Partner is certified through a declaration made by the employer (on the form provided for this purpose by the Bank),
- and has a CIB ECO bank account or a CIB ECO Plus bank account.

The Bank is entitled to check the existence of the employment relationship by verifying the data with the Partner. In the case of a jointly held bank account, it is the Client that is indicated as the account holder in the bank account agreement (not as the Joint Account Holder) who must comply with the conditions.

Following termination of the discount, with respect to the **insurance products**, the standard fees specified in the list of conditions relating to the CIB ECO bank account or CIB ECO Plus bank account shall apply.

Discount relating to fixed term deposit product

Available: 03/08/2026 – 31/12/2026

CIB Acquisition deposit in HUF and EUR

Minimum fixable amount	HUF 100,000 EUR 300
Maximum fixable amount	Combined total of forint and euro deposits: HUF 30,000,000 / EUR 80,000*
Term	6 hónap
Annual interest in the first interest period.	HUF: 8,00% (AER: 8,00%) EUR: 4,00% (AER: 4,00%)
Annual interest in the interest periods following the first interest period, in the case of a revolving deposit.	The interest rate of the current non-promotional CIB Classic deposit with the same term, which is 0.01% (AER: 0.01%)
Conditions of eligibility for the CIB Acquisition deposit	The Parties agree - in a separate agreement - that the following placement conditions for the CIB Acquisition Deposit have been fulfilled: a) The Client places the CIB Acquisition Deposit between 4 November 2026 and 31 December 2026 at a branch of CIB Bank Ltd. The deposit interest rate applicable to the CIB Acquisition Deposit is available for funds new deposited with the Bank after 31 October 2026, in an aggregate amount of at least HUF 100,000 and not exceeding HUF 30,000,000, provided that all conditions set out in this Agreement are satisfied simultaneously. The following shall be deemed new deposited funds:

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	• Funds credited to the Client's retail current account from outside the Bank; or • Funds transferred within the Bank to the Client's retail current account from a Company/Organization (a legal entity or an unincorporated organization) or from a sole proprietor maintaining a business account; or • Amounts credited to the Client's retail current account through cash deposits made at the cash desks of CIB Bank Ltd. branches or through ATM cash deposits. The following shall not be deemed new deposited funds: • Amounts originating from internal transfers between private individuals (natural person clients) within the Bank, as well as transfers between the Client's own accounts, including transfers from securities accounts; • Funds credited to the Client arising from the maturity or redemption of securities held in a securities account maintained with CIB Bank Ltd.; • Any loan amount disbursed by CIB Bank Ltd. to the Client under any type of lending product; • Card refund transactions credited to the Client (reversed card transactions); • Amounts credited by CIB Bank Ltd. in connection with banking service(s) (including, but not limited to, promotional amounts, deposit interest, overdraft facilities on current accounts, credit card limits, and positive balances available on credit card accounts). b) The aggregate amount of previously placed CIB Acquisition Deposits by the Client, both in HUF and EUR, together with the present placement, did not exceed HUF 30,000,000 (thirty million Hungarian forints). In the case of deposits placed in EUR, the applicable exchange rate remains unchanged and is 375 HUF/EUR. c) The maximum amount that may be placed in the CIB Acquisition Deposit is equal to the increase in the Client's total savings balance available at the Bank on the deposit placement date compared to the aggregate end-of-day balance of the Client's savings portfolio held with the Bank on 31 October 2026. With regard to interest rates and terms not specified herein, for HUF term deposits, the HUF Interest Rate Schedule for HUF Term Deposits of Individuals and Sole Proprietors applicable to the Customer, and, in the case of a euro time deposit, the interest rates and terms applicable to the non-promotional CIB Classic deposit as specified in the Foreign Currency Interest Rate Notice for Foreign Currency Time Deposits of Private Individuals and Sole Proprietors shall apply.

* The maximum amount applies to HUF and EUR deposits combined and is calculated using a fixed exchange rate of 375 HUF/EUR.

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A detailed description of the deposit agreement is contained in the Special Terms and Conditions for Deposits for Consumers and Sole Proprietors and the General Terms and Conditions for Retail Customers.

Discount relating to combined savings product with preferential interest rate

Product to which the discount relates:

- **CIB Tandem Savings Account with Magnifica discount**

Minimum fixable amount (in respect of the deposit part)	HUF 100,000
Maximum fixable amount (in respect of the deposit part)	HUF 5,000,000
Term (in respect of the deposit part)	6 months
Annual interest (in respect of the deposit part) in the first interest period.	10.00% (AER: 10.00%) The returns on the investment funds and certificates forming the other component of the offer may vary depending on the performance of the underlying assets held by the funds and the underlying assets of the certificates. Past performance of the funds and certificates is not a guarantee of future returns.
Annual interest (in respect of the deposit part) in the interest periods following the first interest period, in the case of a revolving deposit.	The interest rate of the current non-promotional CIB Classic deposit with the same term, which is 0.01% (AER: 0.01%)
Conditions of eligibility for the CIB Tandem Savings Account with Magnifica discount	**Employees of Partners who joined the CIB EASY discount programme are also eligible for the CIB Tandem Savings with Magnifica discount facility!** You must purchase or subscribe for at least **double the amount deposited** from one of the specified investment products*. **Purchasing the units of the Eurizon Start Capital-protected Sub-Fund, the Eurizon Start 2 Short-term Bond Sub-Fund, the Eurizon Euro Start Capital-protected Sub-Fund and the Eurizon Dollar Start Capital-protected Sub-Fund does not ensure eligibility for the Tandem facilities!** It is necessary to keep the purchased/subscribed investment product over the term of the deposit part (6 months). The consideration for the term deposit and the securities purchased or subscribed as a condition thereof may not arise from securities redeemed or sold within 30 days before the date of the term deposit which can be purchased within the framework of the product. **Exception:** the units of the **Eurizon** Start Capital-protected, the **Eurizon** Start 2 Short-term Bond, the **Eurizon** Euro Start Capital-protected and the **Eurizon** Dollar Start Capital-protected Sub-Funds. Amounts

	resulting from redemptions from these sub-funds can be used for purchasing the Tandem facilities!

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- **CIB Euro Tandem Savings Account with Magnifica discount**

Minimum fixable amount (in respect of the deposit part)	EUR 500
Maximum fixable amount (in respect of the deposit part)	EUR 15,000
Term (in respect of the deposit part)	3 months
Annual interest (in respect of the deposit part) in the first interest period.	4.00% (AER: 4,00%) The returns on the investment funds and certificates forming the other component of the offer may vary depending on the performance of the underlying assets held by the funds and the underlying assets of the certificates. Past performance of the funds and certificates is not a guarantee of future returns.
Annual interest (in respect of the deposit part) in the interest periods following the first interest period, in the case of a revolving deposit.	The interest rate of the current non-promotional CIB Classic deposit with the same term, which is 0.01% (AER: 0.01%)
Conditions of eligibility for the CIB Tandem Savings Account with Magnifica discount	**Employees of Partners who joined the CIB EASY discount programme are also eligible for the CIB Euro Tandem Savings with Magnifica discount facility if they have a euro current account at our Bank!** You must purchase or subscribe for at least **double the amount deposited** from one of the specified investment products*. **Purchasing the units of the Eurizon Start Capital-protected Sub-Fund, the Eurizon Start 2 Short-term Bond Sub-Fund, the Eurizon Euro Start Capital-protected Sub-Fund and the Eurizon Dollar Start Capital-protected Sub-Fund does not ensure eligibility for the Tandem facilities!** It is necessary to keep the purchased/subscribed investment product over the term of the deposit part (3 months). The consideration for the term deposit and the securities purchased or subscribed as a condition thereof may not arise from securities redeemed or sold within 30 days before the date of the term deposit which can be purchased within the framework of the product. **Exception:** the units of the Eurizon Start Capital-protected, the Eurizon Start 2 Short-term Bond, the Eurizo Euro Start Capital-protected and the Eurizon Dollar Start Capital-protected Sub-Funds. Amounts resulting from redemptions from these sub-funds can be used for purchasing the Tandem facilities!

The detailed description of the deposit agreement is set out in the Special Business Regulations on deposits for consumers and sole proprietors.

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The detailed terms and conditions of the CIB Tandem Savings and the CIB Euro Tandem Savings are set out in the following interest notices available on the cib.hu website:

- Interest Rate Notice for HUF Fixed Term Deposits of Retail Clients and Sole Proprietors
- Interest Rate Notice for Foreign Currency Bank Accounts and Fixed Term Deposits of Retail Clients and Sole Proprietors

Available disclosures for CIB Tandem Savings with Magnifica Benefit:

- Client Information Notice on CIB Tandem Savings
- Key Investor Information on CIB Tandem Savings

Available disclosures for CIB Euro Tandem Savings with Magnifica Benefit:

- Client Information Notice on CIB Euro Tandem Savings
- Key Investor Information on CIB Euro Tandem Savings

Discount relating to mortgage loans

Products to which the discount relates:

CIB Fully Fixed Mortgage-backed Loans:

- CIB Fully Fixed Home Loan
- CIB Green Fully Fixed Home Loan
- CIB Fully Fixed Freely Usable Mortgage-backed Loan (“Home Equity Loan”)

The discount applies to CIB Fully Fixed Mortgage-backed Loan applications that are accepted in full on or after 6 March 2017.

CIB CSOK Plusz-Interest Subsidised Loan:

The discount applies to CIB CSOK Plusz Interest-Subsidised loan applications that are accepted in full on or after 1 January 2024.

CIB Home Start Interest Subsidised Loan:

The discount applies to CIB Home Start Interest-Subsidised loan applications that are accepted in full on or after 1 September 2025.

CIB Customer Friendly Mortgage Loans:

- CIB 5 Customer Friendly Mortgage Loan
- CIB 10 Customer Friendly Mortgage Loan
- CIB 10 Green Customer Friendly Mortgage Loan

The discount applies to CIB Customer Friendly Mortgage Loans applications that are accepted in full on or after 20 Sept 2017.

CIB 5, 10 years repricing Home equity Mortgage Loans:

- CIB 5 years repricing Home equity Mortgage Loan
- CIB 10 years repricing Home equity Mortgage Loan

The discount applies to CIB 5, 10 years repricing Home equity Mortgage Loans applications that are accepted in full on or after 20 Sept 2017.

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The sale of the CIB 5 Customer Friendly Mortgage Loan and CIB 5 years repricing Home equity Mortgage Loan is suspended from the 1st of July 2023, therefore the CIB EASY discount programme is available for loans accepted before the 1st July 2023 for these products.

The discount: HUF 100,000, which the Bank credits to the customer's retail HUF bank account to which the disbursed loan is paid, within 30 days from the disbursement of the loan to which the discount relates. The amount is paid in one lump sum, and the customer may use it for any purpose.

Conditions for applying: The discounts related to the CIB EASY discount program and CIB Fully Fixed Mortgage-backed Loans and the CIB CSOK Plusz Interest Subsidised Loan, CIB Home Start Interest-Subsidised Loan and CIB Customer Friendly Mortgage Loans,CIB 5, 10 years repricing Home equity Mortgage Loans
may be applied for by Clients

- who, at the time of applying for the loan to which the discount relates, are in an employment relationship with a Partner that has joined the CIB EASY discount program, i.e. an agreement, signed by the Bank and the Partner, is in place with respect to the CIB EASY discounts, and
- where the Client is the debtor (not the co-debtor) of the loan to which the discount relates.

Further conditions for granting the discount:

- The discount agreement relating to the CIB EASY discount program mortgage-backed loan must be concluded no later than at the time of conclusion of the loan contract to which the discount applies.
- The account used for disbursement of the loan and debiting of the repayments must be a bank account opened by the Client requesting the discount, in his/her own name. In the case of a jointly held bank account, the Client requesting the discount must be the person indicated as the account holder (not as the Joint Account Holder) in the bank account agreement.
- The loan to which the discount applies must be disbursed.

The CIB EASY mortgage-backed discount may not be combined with the CIB Pro mortgage-backed discount, i.e. only one of the discounts may be accessed at any one time with respect to the same mortgage-backed loan.

The Annual Percentage Rate (APR) was determined on the basis of the conditions prevailing as of 10th November 2026, as well as of the effective statutory provisions, and may change in the event of a change in such conditions. The APR does not reflect the interest risk associated with the loan.

APR of CIB Fully Fixed Home Loan: 5,71% - 7,96%
The APR specified in the foregoing was determined on the basis of a 20-year term and a HUF 12 million loan, and by taking into account the transaction interest and the promotion entitled "Mortgage loans upfront fees promotion.".
In addition to this, it includes the land office procedural stamp duty payable for the deletion of the mortgage upon expiry of the loan and the monthly fee for the CIB Classic Private Account with "JZH nulla" fee. Staggered disbursement (in the case of a home-construction purpose): in addition to the above, includes the fee for the (two) technical inspections.

APR of CIB Green Fully Fixed Home Loan: 5,93% - 6,98%
The APR specified in the foregoing was determined on the basis of a 20-year term and a HUF 12 million loan, and by taking into account the transaction interest and the promotion entitled "Mortgage loans upfront fees promotion.".
In addition to this, it includes the land office procedural stamp duty payable for the deletion of the mortgage upon expiry of the loan and the monthly fee for the CIB Classic Private Account with "JZH nulla" fee. Staggered disbursement (in the case of a home-construction purpose): in addition to the above, includes the fee for the (two) technical inspections.

APR of CIB Fully Fixed Freely Usable Mortgage-backed Loan ("Home Equity Loan"): 7,11% - 10,17%
The APR specified in the foregoing was determined on the basis of a 15-year term and a HUF 12 million loan, and by taking into account the transaction interest and the promotion entitled "Mortgage loans upfront fees promotion.", in addition to this, it includes the land office procedural stamp duty payable for the deletion of the mortgage upon expiry of the loan and the monthly fee for the CIB Classic Private Account with "JZH nulla" fee.

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APR of CIB CSOK Plusz Interest Subsidised Loan: 3,04% - 3,11%
The APR specified in the foregoing was determined on the basis of a 20-year term and a HUF 12 million loan, and by taking into account the transaction interest and the promotion entitled “Mortgage loans upfront fees promotion.”.
In addition to this, it includes the land office procedural stamp duty payable for the deletion of the mortgage upon expiry of the loan and the monthly fee for the CIB Classic Private Account with “JZH nulla” fee. Staggered disbursement (in the case of a home-construction purpose): in addition to the above, includes the fee for the (two) technical inspections.

APR of CIB Home Start Interest Subsidised Loan: 3,04% - 3,11%
The APR specified in the foregoing was determined on the basis of a 20-year term and a HUF 12 million loan, and by taking into account the transaction interest and the promotion entitled “Mortgage loans upfront fees promotion.”.
In addition to this, it includes the land office procedural stamp duty payable for the deletion of the mortgage upon expiry of the loan and the monthly fee for the CIB Classic Private Account with “JZH nulla” fee. Staggered disbursement (in the case of a home-construction purpose): in addition to the above, includes the fee for the (two) technical inspections.

APR of CIB 5 Customer Friendly Mortgage Loan: 10,50% - 11,86%
The APR with respect to the CIB UNO Mortgage Loans was determined on the basis of a 20-year term and a HUF 12 million loan, and by taking into account the transaction interest and the promotion entitled “Mortgage loans upfront fees promotion.”, and also includes the monthly fee for the CIB Classic Private Account with “JZH nulla” fee. Staggered disbursement (in the case of a home-construction purpose): in addition to the above, includes the fee for the (two) technical inspections.

APR of CIB 10 Customer Friendly Mortgage Loan: 5,71% - 7,96%
The APR with respect to the CIB UNO Mortgage Loans was determined on the basis of a 20-year term and a HUF 12 million loan, and by taking into account the transaction interest and the promotion entitled “Mortgage loans upfront fees promotion.”, and also includes the monthly fee for the CIB Classic Private Account with “JZH nulla” fee. Staggered disbursement (in the case of a home-construction purpose): in addition to the above, includes the fee for the (two) technical inspections.

APR of CIB 10 Green Customer Friendly Mortgage Loan: 5,93% - 6,88%
The APR with respect to the CIB UNO Mortgage Loans was determined on the basis of a 20-year term and a HUF 12 million loan, and by taking into account the transaction interest and the promotion entitled “Mortgage loans upfront fees promotion.”, and also includes the monthly fee for the CIB Classic Private Account with “JZH nulla” fee. Staggered disbursement (in the case of a home-construction purpose): in addition to the above, includes the fee for the (two) technical inspections.

APR of CIB 5 years repricing Home equity Mortgage Loan: 10,55% - 12,72%
The APR with respect to the CIB UNO Mortgage Loans was determined on the basis of a 20-year term and a HUF 12 million loan, and by taking into account the transaction interest and the promotion entitled “Mortgage loans upfront fees promotion.”, and also includes the monthly fee for the CIB Classic Private Account with “JZH nulla” fee.

APR of CIB 10 years repricing Home equity Mortgage Loan: 7,11% - 10,17%
The APR with respect to the CIB UNO Mortgage Loans was determined on the basis of a 20-year term and a HUF 12 million loan, and by taking into account the transaction interest and the promotion entitled “Mortgage loans upfront fees promotion.”, and also includes the monthly fee for the CIB Classic Private Account with “JZH nulla” fee.

The latest interest rates and fees associated with the CIB Fully Fixed Home Loan, CIB Green Fully Fixed Home Loan, the CIB Fully Fixed Home Equity Loan, CIB CSOK Plusz Interest Subsidised Loan, CIB Home Start Interest Subsidised Loan, CIB 10 Customer Friendly Mortgage Loan, CIB 10 Green Customer Friendly Mortgage Loan and CIB 5, 10 years repricing Home equity Mortgage Loans are contained in the latest effective lists of conditions.

The discounts for Personal Loan and Credit Card will be discontinued as of 01.01.2024 and the Bank will no longer offer them in the CIB EASY discount program.Discount relating to personal loans

Valid: on or after 3 November 2022

In case of loan application submitted through branch network: for applications for basic requirement investigation submitted on or after 3 November 2022

CIB Bank Zrt. CIB Bank Ltd. H-1024 Budapest, Petrezselyem utca 2-8. . H-1995 Budapest Telephone: (06 1) 423 1000 Fax: (06 1) 489 6500 Court of registration: Company Court of the Metropolitan Court of Budapest Company registration number: Cg. 01-10-041004 Tax number: 10136915-4-44 Group tax number: 17781028-5-44 Group EU tax number: HU 17781028 Stock exchange membership: Budapest Stock Exchange Ltd. Operating licence number: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) code: CIBHHUHB

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In case of loan application submitted through CIB24: loans approved on or after 3 November 2022 based on creditworthiness test

Products to which the discount relates:

- **CIB 'Előrelépő' Personal Loan if the loan purpose is: General use (for other personal expenses)**

Type of condition to which the discount relates	Extent of discount	Duration of the discount
Annual standard transaction interest	**1,60%** off the annual transaction interest rate	the entire term

An additional condition of eligibility, other than the basic condition, **is that at the time of the loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- the debtor provides evidence of his/her employment relationship with the Partner through a declaration made on the application form submitted with the request.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB EASY cannot be combined with other discounts relating to CIB 'Előrelépő' Personal Loan.

APR: HUF 500,000 with a 3-year term and HUF 3 million with a 5-year term: 19,13%

The APR above includes the interest discount available in the CIB EASY discount program. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Valid: between 1 October 2022 and 2 November 2022

In case of loan application submitted through branch network: for applications for basic requirement investigation submitted on or after 1 October 2022

In case of loan application submitted through CIB24: loans approved on or after 1 October 2022 based on creditworthiness test

Products to which the discount relates:

- **CIB 'Előrelépő' Personal Loan if the loan purpose is: General use (for other personal expenses)**

Type of condition to which the discount relates	Extent of discount	Duration of the discount
Annual standard transaction interest	**2,60%** off the annual transaction interest rate	the entire term

An additional condition of eligibility, other than the basic condition, **is that at the time of the loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- the debtor provides evidence of his/her employment relationship with the Partner through a declaration made on the application form submitted with the request.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB EASY cannot be combined with other discounts relating to CIB 'Előrelépő' Personal Loan.

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APR: HUF 500,000 with a 3-year term and HUF 3 million with a 5-year term: 17,94%

The APR above includes the interest discount available in the CIB EASY discount program. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Valid: between1 August 2022 and 30 September 2022

In case of loan application submitted through branch network: for applications for basic requirement investigation submitted on or after 1 August 2022

In case of loan application submitted through CIB24: loans approved on or after 1 August 2022 based on creditworthiness test

Products to which the discount relates:

- **CIB 'Előrelépő' Personal Loan if the loan purpose is: General use (for other personal expenses)**

Type of condition to which the discount relates	Extent of discount	Duration of the discount
Annual standard transaction interest	**3,04%** off the annual transaction interest rate	the entire term

An additional condition of eligibility, other than the basic condition, **is that at the time of the loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- the debtor provides evidence of his/her employment relationship with the Partner through a declaration made on the application form submitted with the request.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB EASY cannot be combined with other discounts relating to CIB 'Előrelépő' Personal Loan.

APR: HUF 500,000 with a 3-year term and HUF 3 million with a 5-year term: 17,43%

The APR above includes the interest discount available in the CIB EASY discount program. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Valid: between 1 June 2022 and 31 July 2022

In case of loan application submitted through branch network: for applications for basic requirement investigation submitted on or after 1 June 2022

In case of loan application submitted through CIB24: loans approved on or after 1 June 2022 based on creditworthiness test

Products to which the discount relates:

- **CIB 'Előrelépő' Personal Loan if the loan purpose is: General use (for other personal expenses)**

Type of condition to which the discount relates	Extent of discount	Duration of the discount

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Annual standard transaction interest	**4,04%** off the annual transaction interest rate	the entire term

An additional condition of eligibility, other than the basic condition, **is that at the time of the loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- the debtor provides evidence of his/her employment relationship with the Partner through a declaration made on the application form submitted with the request.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB EASY cannot be combined with other discounts relating to CIB 'Előrelépő' Personal Loan.

APR: HUF 500,000 with a 3-year term and HUF 3 million with a 5-year term: 16,26%

The APR above includes the interest discount available in the CIB EASY discount program. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Valid: between 1 May 2022 and 31 May 2022

In case of loan application submitted through branch network: for applications for basic requirement investigation submitted on or after 1 May 2022

In case of loan application submitted through CIB24: loans approved on or after 1 May 2022 based on creditworthiness test

Products to which the discount relates:

- **CIB 'Előrelépő' Personal Loan if the loan purpose is: General use (for other personal expenses)**

Type of condition to which the discount relates	Extent of discount	Duration of the discount
Annual standard transaction interest	**5,04%** off the annual transaction interest rate	the entire term

An additional condition of eligibility, other than the basic condition, **is that at the time of the loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- the debtor provides evidence of his/her employment relationship with the Partner through a declaration made on the application form submitted with the request.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB EASY cannot be combined with other discounts relating to CIB 'Előrelépő' Personal Loan.

APR: HUF 500,000 with a 3-year term and HUF 3 million with a 5-year term: 15,10%

The APR above includes the interest discount available in the CIB EASY discount program. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Valid: between1 April 2022 and 30 April 2022

In case of loan application submitted through branch network: for applications for basic requirement investigation submitted on or after 1 April 2022

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In case of loan application submitted through CIB24: loans approved on or after 1 April 2022 based on creditworthiness test

Products to which the discount relates:

- **CIB 'Előrelépő' Personal Loan if the loan purpose is: General use (for other personal expenses)**

Type of condition to which the discount relates	Extent of discount	Duration of the discount
Annual standard transaction interest	**5,54%** off the annual transaction interest rate	the entire term

An additional condition of eligibility, other than the basic condition, **is that at the time of the loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- the debtor provides evidence of his/her employment relationship with the Partner through a declaration made on the application form submitted with the request.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB EASY cannot be combined with other discounts relating to CIB 'Előrelépő' Personal Loan.

APR: HUF 500,000 with a 3-year term and HUF 3 million with a 5-year term: 14,52%

The APR above includes the interest discount available in the CIB EASY discount program. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Valid: between 1 March 2022 and 31 March 2022

In case of loan application submitted through branch network: for applications for basic requirement investigation submitted on or after 1 March 2022

In case of loan application submitted through CIB24: loans approved on or after 1 March 2022 based on creditworthiness test

Products to which the discount relates:

- **CIB 'Előrelépő' Personal Loan if the loan purpose is: General use (for other personal expenses)**

Type of condition to which the discount relates	Extent of discount	Duration of the discount
Annual standard transaction interest	**6,09%** off the annual transaction interest rate	the entire term

An additional condition of eligibility, other than the basic condition, **is that at the time of the loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- the debtor provides evidence of his/her employment relationship with the Partner through a declaration made on the application form submitted with the request.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB EASY cannot be combined with other discounts relating to CIB 'Előrelépő' Personal Loan.

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APR: HUF 500,000 with a 3-year term and HUF 3 million with a 5-year term: 13.89%

The APR above includes the interest discount available in the CIB EASY discount program. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Valid: between 7 January 2022 and 28 February 2022

In case of loan application submitted through branch network: for applications for basic requirement investigation submitted on or after 7 January 2022

In case of loan application submitted through CIB24: loans approved on or after 7 January 2022 based on creditworthiness test

Products to which the discount relates:

- **CIB 'Előrelépő' Personal Loan if the loan purpose is: General use (for other personal expenses)**

Type of condition to which the discount relates	Extent of discount	Duration of the discount
Annual standard transaction interest	**7,50%** off the annual transaction interest rate	the entire term

An additional condition of eligibility, other than the basic condition, **is that at the time of the loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- the debtor provides evidence of his/her employment relationship with the Partner through a declaration made on the application form submitted with the request.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB EASY cannot be combined with other discounts relating to CIB 'Előrelépő' Personal Loan.

APR: HUF 500,000 with a 3-year term and HUF 3 million with a 5-year term: 12.29%

The APR above includes the interest discount available in the CIB EASY discount program. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Valid: between 25 September 2017 and 6 January 2021

In case of loan application submitted through branch network: for applications for basic requirement investigation submitted on or after 25 September 2017

In case of loan application submitted through CIB24: loans approved on or after 25 September 2017 based on creditworthiness test

Products to which the discount relates:

- **CIB 'Előrelépő' Personal Loan if the loan purpose is: General use (for other personal expenses)**

Type of condition to which the discount relates	Extent of discount	Duration of the discount

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Annual standard transaction interest	**8%** off the annual transaction interest rate	the entire term

An additional condition of eligibility, other than the basic condition, **is that at the time of the loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- the debtor provides evidence of his/her employment relationship with the Partner through a declaration made on the application form submitted with the request.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB EASY cannot be combined with other discounts relating to CIB 'Előrelépő' Personal Loan.

APR: HUF 500,000 with a 3-year term and HUF 3 million with a 5-year term: 11.73%

The APR above includes the interest discount available in the CIB EASY discount program. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Valid: with respect to loans disbursed between 16 March 2017 and 1 June 2017, and respect to applications for basic requirement investigation submitted between 2 June 2017 and September 2017.

Products to which the discount relates:

- **CIB 'Előrelépő' Personal Loan if the loan purpose is: General use (for other personal expenses)**

Type of condition to which the discount relates	Extent of discount	Duration of the discount
Annual standard transaction interest	**6%** off the annual transaction interest rate	the entire term

An additional condition of eligibility, other than the basic condition, **is that at the time of the loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- the debtor provides evidence of his/her employment relationship with the Partner through a declaration made on the application form submitted with the request.

The discount related to the CIB EASY Personal Loan may not be combined with a discount pertaining to any other personal loan.

APR: HUF 500,000 with a 3-year term and HUF 3 million with a 5-year term: 14.00%

The APR above includes the interest discount available in the CIB EASY discount program. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Discount relating to credit cards

(Valid: with respect to credit cards applied for on or after 1 July 2021)

Products to which the discount relates:

- **CIB Optimum Credit Card (**former name: CIB Café Credit Card)
- **CIB MasterCard Gold Credit Card**

Type of fee to which the discount relates	Extent of discount
Annual fee for main card in the first year	**100%**

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Annual fee for supplementary card in the first year	**100%**

An additional condition of eligibility, other than the basic condition, **is that at the time of the credit card application:**

- The main card-holder applicant is in an employment relationship with the Partner
- The Main Card Holder provides evidence of his/her employment relationship with the Partner through a declaration made on the application form submitted with the request.

APR: HUF 375,000 with a 3-year term, in the case of a CIB Optimum Credit Card: 37.59%
APR: HUF 795,000 with a 3-year term, in the case of a CIB MasterCard Gold Credit Card: 40.26%

The APR does not include the main and supplementary card annual fee discount available in the CIB EASY discount program. The credit card is classed as a credit facility subject to variable repayment instalments.

The latest terms and conditions are contained in the effective List of Conditions relating to the CIB Optimum Credit Card, and in the case of the CIB MasterCard Gold, in the List of Conditions entitled " "CIB Mastercard Standard and Gold Credit Card for Private Individuals"

CIB Bank Zrt. CIB Bank Ltd. H-1024 Budapest, Petrezselyem utca 2-8. . H-1995 Budapest Telephone: (06 1) 423 1000 Fax: (06 1) 489 6500 Court of registration: Company Court of the Metropolitan Court of Budapest Company registration number: Cg. 01-10-041004 Tax number: 10136915-4-44 Group tax number: 17781028-5-44 Group EU tax number: HU 17781028 Stock exchange membership: Budapest Stock Exchange Ltd. Operating licence number: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) code: CIBHHUHB

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Discount relating to financial leasing

Products to which the discount applies:

- **Closed-end financial leasing**

Type of condition to which the discount applies	Extent of the discount	Duration of the discount
Annual standard transaction interest	**0.6%** off the annual transaction interest	the entire term

An additional condition of eligibility, other than the basic condition, **is that at the time of the financial leasing application:**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner
- the debtor gives consent to the disclosure of its positive CCIS (Central Credit Information System) data

APR in case of variable interest rate: HUF 500,000 with a 3-year term: **6,30% - 29,47%**and HUF 3 million with a 5-year term: **6,17% - 29,47%.**

APR in case of fixed interest rate: HUF 500,000 with a 3-year term: **7,11% - 29,47%** and HUF 3 million with a 5-year term: **7,11% - 29,47%.**

As the key intermediary of CIB Lízing Zrt., CIB Bank Zrt. acts in relation to the financial leasing arrangements. Oversight authority proceeding in respect of CIB Bank Zrt.'s agency activity: National Bank of Hungary (MNB), address:1013, Budapest, Krisztina krt. 55.. The MNB maintains data on CIB Bank Zrt. as required by the Act on Credit Institutions and Financial Enterprises (Hpt.). This data can be accessed and checked by anyone, on the website www.mnb.hu . CIB Bank Zrt. acts for and on behalf of the financial institution CIB Lízing Zrt., and represents the client's interests. CIB Bank Zrt. may only receive fees for its agency activity from CIB Lízing Zrt., its client.

The APR value indicated here contains the interest discount available in the CIB EASY discount programme. This notice is not exhaustive; more extensive information is included in the customer notices, CIB Lízing Zrt.'s business regulations (on closed-end and open-end financial leasing and closed-end lease-back arrangements for personal and light commercial vehicles) containing the General Terms and Conditions, while the related fees, costs and applied interest rates are included in the interest notices and announcements relating to the individual financial services, which can be found on the website www.ciblizing.hu .

Discount relating to AEGON Building Society

(Sales of AEGON Building Society will be discontinued from 24 September 2018.)

Valid: with respect to savings plans applied for on or after 1 July 2017

Product to which the discount relates:

- **AEGON Otthon VIP**

Discount:

The account opening fee is 0% of the contract amount.

Conditions for applying:

1. The discounts related to the CIB EASY discount program and AEGON Building Society may be applied for by Clients who, at the time of applying for the Home Savings Plan, are in an employment relationship with a Partner that has joined the CIB EASY discount program, i.e. an agreement, signed by the Bank and the Partner, is in place with respect to the CIB EASY discounts, and where the Client applying for the discount is the contracting party to the building society contract, i.e. the building-society saver.

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2. The employment relationship with the Partner is certified through a declaration made by the employer (on the form provided for this purpose by the Bank),
3. Minimum monthly deposit amount of HUF 10,000.

CIB Bank, as the contracted partner of AEGON Hungary Building Society, acts as intermediary with respect to the home savings fund product.

United Deposit Rate Index calculated based on 2A 82/2010 Government Decree:

AER – depending on the savings period – with state support is 4.22 – 10.72%, and without state support, -0.62 – -1.52%. The AER was calculated on the basis of monthly deposits of HUF 20,000; the individual values diverge from each other according to the duration of the various maturities (term: 46-120 months). The 10.72% AER value is calculated based on 46 months term and it contains the state support. AER was determined by the consideration of the actual conditions and the current legislation. AER can be modified as a result of changes in conditions.

CIB Bank is a dependent intermediary of AEGON Hungary Building Society Ltd. The information contained in this notice is not exhaustive; the details can be found at https://www.aegonlakastakarek.hu/infotar/szabalyzatok in Aegon Building Society's Terms of Business.

Valid: with respect to savings plans applied for between 6 March 2017 and 30 June 2017

Product to which the discount relates:

- **AEGON Fixed Interest VIP 3**

Discount:

The account opening fee is 0% of the contract amount.

Conditions for applying:

1. The discounts related to the CIB EASY discount program and AEGON Building Society may be applied for by Clients who, at the time of applying for the Home Savings Plan, are in an employment relationship with a Partner that has joined the CIB EASY discount program, i.e. an agreement, signed by the Bank and the Partner, is in place with respect to the CIB EASY discounts, and where the Client applying for the discount is the contracting party to the building society contract, i.e. the building-society saver.
2. The employment relationship with the Partner is certified through a declaration made by the employer (on the form provided for this purpose by the Bank),
3. Minimum monthly deposit amount of HUF 10,000.

CIB Bank, as the contracted partner of AEGON Hungary Building Society, acts as intermediary with respect to the home savings fund product.

AER – depending on the savings period – with state support is 5.23 – 11.87%, and without state support, 0.15 – 0.36%. The AER was calculated on the basis of monthly deposits of HUF 20,000; the individual values diverge from each other according to the duration of the various maturities (term: 48-120 months). The information contained in this notice is not exhaustive; the details can be found in Aegon Building Society's Terms of Business.

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• a valid passport issued by an EEA country or a US, Canadian or UK authority or
• a valid identity card issued by an EEA country or a US, Canadian or UK authority or

• an identity card issued by a Hungarian authority, which states the natural citizenship of the foreigner