CIB BANK
Intesa Sanpaolo Group

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

CIB EASY 2.0 discount program
List of conditions

KL - 0577
Effective from: 10th November 2026.

Any private persons are entitled to access the CIB EASY 2.0 discounts who are in an employment relationship with a company (hereinafter: Partner) that has joined the CIB EASY 2.0 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 2.0 discounts.

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

A basic precondition for accessing the discounts under the CIB EASY 2.0 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).

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 2.0 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 2.0 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 2.0 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 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.

Discounts available with CIB ECO Bank Account and 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	**100% of the fee according to the currently valid "CIB ECO Bank Account for Clients Conditions List and CIB ECO Plus Bank Account for Clients Conditions List "** (Promotion: HUF 0 until 31.12.2026)

CIB BANK
Intesa Sanpaolo Group

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

CIB EASY 2.0 discount program
List of conditions

KL - 0577
Effective from: 10th November 2026.

Valid: with respect to CIB Foreign Currency Accounts opened or previously opened in addition to an existing CIB ECO Bank Account and CIB ECO Plus Bank Account applied for on or after 1 April 2025

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**
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**

Promotion related to Bank Card

HUF DEBIT CARD		
Bank card	**CIB Visa Inspire Electronic Bank Card (for CIB ECO Account)**	**CIB Mastercard Gold Bank Card (for CIB ECO PLUS Account)**

CIB BANK
Intesa Sanpaolo Group

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

CIB EASY 2.0 discount program
List of conditions

KL - 0577
Effective from: 10th November 2026.

Annual fee for the main card	**50% of the fee according to the current "Bank Card Conditions for Private Individuals"** (Promotion: until 31.12.2026)	**50% of the fee according to the current "Bank Card Conditions List for Private Individuals"** (Promotion: until 31.12.2026)

Valid: with respect to existing CIB Visa Inspire Electronic Bank Card and CIB Mastercard Gold Bank Card applied for on or after 1 April 2025 (the date of the annual fee payment is the date of entitlement to the discount)

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:

- CIB Life Guard insurance applied for in conjunction with the CIB ECO Bank Account or CIB ECO Plus bank account

Type of fee to which the discount relates	Extent of discount	Period of discount
Monthly premium CIB Lifeguard Standard package (Individual and Family Package)	**50%** (Promotion: for contracts concluded until 31.12.2026)	3 full months following the month of application
Monthly premium CIB Lifeguard Optimum package (Individual and Family Package)	**50%** (Promotion: for contracts concluded until 31.12.2026)	3 full months following the month of application
Monthly premium CIB Lifeguard Optimum Plus (Individual and Family Package)	**50%** (Promotion: for contracts concluded until 31.12.2026)	3 full months following the month of application
CIB Lifeguard Senior Accident Insurance (Individual and Family Package)	**50%** (Promotion: for contracts concluded until 31.12.2026)	3 full months following the month of application
CIB Lifeguard Senior Full Insurance (Individual and Family Package)	**50%** (Promotion: for contracts concluded until 31.12.2026)	3 full months following the month of application
Monthly premium CIB Lifeguard Premium package (Individual and Family Package)	**50%** (Promotion: for contracts concluded until 31.12.2026)	3 full months following the month of application

Valid: with respect to CIB Lifeguard insurance applied for on 1 April 2025

Product to which the discount relates:

CIB BANK
Intesa Sanpaolo Group

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

CIB EASY 2.0 discount program
List of conditions

KL - 0577
Effective from: 10th November 2026.

- CIB Valuer applied for in conjunction with the CIB ECO Bank Account or CIB ECO Plus Bank Account

CIB VALUER INSURANCE PRODUCTS FOR PREMIUM AND PREMIUM MULTIBANK PACKAGES Valid: for contracts concluded from 02.06.2025		
Type of fee to which the discount relates	**Extent of discount**	**Period of discount**
Monthly premium CIB Valuer Premium Individual package	**50%** (Promotion: for contracts concluded until 31.12.2026)	3 full months following the month of application
Monthly premium CIB Valuer Premium Family package	**50%** (Promotion: for contracts concluded until 31.12.2026)	3 full months following the month of application
Monthly premium CIB Valuer Premium Multibank Individual package	**50%** (Promotion: for contracts concluded until 31.12.2026)	3 full months following the month of application
Monthly premium CIB Valuer Premium Multibank Family package	**50%** (Promotion: for contracts concluded until 31.12.2026)	3 full months following the month of application

INSURANCE PRODUCTS NO LONGER AVAILABLE Sales of this product will be discontinued by the Bank from 02.06.2025		
Type of fee to which the discount relates	**Extent of discount**	**Period of discount**
Monthly premium CIB Valuer Individual Package	**50%** (Promotion: for contracts concluded until 31.12.2026)	3 full months following the month of application
Monthly premium CIB Valuer Family Package	**50%** (Promotion: for contracts concluded until 31.12.2026)	3 full months following the month of application

Valid: with respect to CIB Valuer insurance applied until 31 May 2025

Following termination of the discount, with respect to the **insurance products**, the standard fees specified in the list of conditions shall apply.

CIB BANK
Intesa Sanpaolo Group

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

CIB EASY 2.0 discount program
List of conditions

KL - 0577
Effective from: 10th November 2026.

Promotion relating on Savings / Investment

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

Product to which the discount relates:

Type of fee to which the discount relates	Period of discount
Monthly premium Investment Client Account management fee	**100% of the fee according to the "Investment Services for Management Entities and Individuals" list of conditions in force at the time** (Promotion: until 31.12.2026)

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: • 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

CIB EASY 2.0 discount program
List of conditions

KL - 0577
Effective from: 10th November 2026.

	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.

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.

CIB BANK
Intesa Sanpaolo Group

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

CIB EASY 2.0 discount program
List of conditions

KL - 0577
Effective from: 10th November 2026.

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 2.0 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!

CIB BANK
Intesa Sanpaolo Group

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

CIB EASY 2.0 discount program
List of conditions

KL - 0577
Effective from: 10th November 2026.

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 2.0 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!

CIB BANK
Intesa Sanpaolo Group

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

CIB EASY 2.0 discount program
List of conditions

KL - 0577
Effective from: 10th November 2026.

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

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 related to CIB Working Loan

Valid: with respect to CIB Worker Loans applied for on or after 01.04.2025 (Promotion: until 31.12.2026)

Products to which the discount relates:

The promotion relating to the Working Loan is available **in the case of the CIB ECO Bank Account and CIB ECO Plus Bank Account**.

The discount: HUF 40 000, 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.

Condition eligibility: the discounts related to the CIB EASY 2.0 discount program for CIB Working Loans may applied by for 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 2.0 discount program, i.e. an agreement, signed by the Bank and the Partner, is in place with respect to the CIB EASY 2.0 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 2.0 discount program CIB Working 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.
- The loan to which the discount applies must be disbursed.

If, based on the credit assessment, the Client is not eligible for the CIB Working Loan product, he/she will remain eligible to use and initiate the account product covered by the discount.

CIB BANK
Intesa Sanpaolo Group

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

CIB EASY 2.0 discount program
List of conditions

KL - 0577
Effective from: 10th November 2026.

In addition to the basic conditions, **the application is also subject to the applicant's compliance with the CIB Working Loan application conditions in force at the time.**

The discount for the CIB Working Loan cannot be combined with a discount for any other loan.

APR: HUF 4 000 000 with a 10-year term:

- **For CIB ECO Bank Account: 2,66%**
- **For CIB ECO Plus Bank Account: 4,83%**

Discount relating to mortgage loans

Valid: with respect to CIB Real Estate Loans applied for on or after 01.04.2025 (Promotion: until 31.12.2026)

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 Loans applications that are accepted in full on or after 1 April 2025.

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 April 2025.

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 April 2025.

CIB Customer Friendly Mortgage Loans:
- 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 1 April 2025.

CIB 10 years repricing Home equity Mortgage Loans:
- CIB 10 years repricing Home equity Mortgage Loan

The discount applies to CIB 10 years repricing Home equity Mortgage Loans applications that are accepted in full on or after 1 April 2025.

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.

CIB BANK
Intesa Sanpaolo Group

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

CIB EASY 2.0 discount program
List of conditions

KL - 0577
Effective from: 10th November 2026.

Conditions for applying: The discounts related to the CIB EASY 2.0 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 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 2.0 discount program, i.e. an agreement, signed by the Bank and the Partner, is in place with respect to the CIB EASY 2.0 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 2.0 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 2.0 mortgage-backed discount may not be combined with the CIB EASY and 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.

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.”.

CIB EASY 2.0 discount program
List of conditions

KL - 0577
Effective from: 10th November 2026.

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 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 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, the CIB CSOK Plusz Interest Subsidised Loan, the CIB Home Start Interest Subsidised Loan and CIB Customer Friendly Mortgage Loan, CIB Green Customer Friendly Loan and CIB 10 years repricing Home equity Mortgage Loans are contained in the latest effective lists of conditions.

[1] Documents proving citizenship for foreign natural persons:
- 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