

for CIB ECO Plus bank accounts of private individuals

| PRODUCTS AND SERVICES AVAILABLE AT A DISCOUNT | | |
|---|--|--|
| Specification of products and services | | Extent of discount |
| Name of product / service / transaction | Type of fee affected by the discount | CIB ECO Plus bank account |
| HUF denominated Debit Card (CIB Visa Inspire Electronic, CIB Visa Inspire Embossed, CIB Mastercard Gold) | Annual fee of primary card for the first year | 100% |
| CIB Optimum Credit Card (APR:37.15%)* | Annual fee of primary card for the first year | 100% |
| CIB Mastercard Gold Credit Card (APR: 39.82%)* | Annual fee of primary card for the first year | 100% |
| Foreign currency transactions | Transfer between Client's own accounts involving foreign currency conversion (In case of transactions initiated from both Forint and foreign currency accounts) | 50% of foreign currency exchange rate difference ¹ |
| Cash withdrawal with bank card from ATM | Cash withdrawal abroad from the ATMs of Intesa Sanpaolo Bank Group, and/or other ATMs with a primary debit card of any type, linked to a Forint or foreign currency account | In total, the first 2 booked cash withdrawals per month 100% ² |
| CIB Overdraft Facility (APR:37,47%)* | Credit appraisal fee for approved application: | 100% |
| CIB Overdraft Facility | Credit appraisal fee for renewal | 100% |
| CIB Overdraft Facility* | Annual interest: | 5% off the standard rate of the Annual Interest. |

*The Annual Percentage Rate (APR) is calculated, by taking the prevailing conditions and legal regulations into account, assuming a credit limit of HUF 375 000 and a term of 3 years in case of the **CIB Optimum Credit Card**, and a credit limit of HUF 750 000 and a term of 3 years in case of the **CIB Mastercard Gold Credit Card**. The credit card is classified as a credit facility with variable payments. In case of the **CIB overdraft facility**, the Annual Percentage Rate (APR) is calculated, by taking the prevailing conditions and legal regulations into account, assuming a credit limit of HUF 375 000 and a term of 1 year. The APR is applicable only in respect of applications for the CIB ECO Plus bank account. The overdraft is classified as a credit facility with variable payments.

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Effective as from: 12th June 2020.



| | FORINT ACCOUNT |
|--|---|
| On-demand interest | Annual interest: 0.01% AER: 0.01% |
| Unauthorised overdraft interest | 27.99% |
| Date of crediting interest on account | per calendar month, on the last bank working day |
| Date of debiting unauthorised overdraft interest | per calendar month, on the last bank working day |
| Minimum deposit for account opening | None |
| Monthly account management fee | HUF 4 695 ³ |
| Monthly account management fee <i>if in the previous month at least HUF 450 000 was credited via transfer on the bank account ⁴</i> | HUF 0 |
| Account opening fee | HUF 0 |
| Account closing fee | Within six months after account opening: HUF 3 500 More than six months after account opening: HUF 0 |
| Bank-switch fee ⁵ | HUF 990 |
| Free-of-charge cash withdrawals using any type of main bank card (from any domestic ATM) | the first 0 booked cash withdrawals per month |
| Regular monthly bank statement via CIB Internet Bank, CIB Bank mobile application, CIB Bank Online⁷ | HUF 0 |
| First paper statement each month, sent by post | HUF 0 |

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| Fee for issuing additional bank statements or certificates at the Client's request Relating to the past 6 months / month Relating to more than 6 months previously / month | HUF 1 283 HUF 2 565 |
| Fee for a change of account package^{8, 24} | HUF 1 231 |
| Fee for a change of account signatory | HUF 642 |
| Registration of a beneficiary in case of death | HUF 1 924 |

| FORINT TRANSACTIONS | |
|---|--|
| | HUF ACCOUNT |
| <u>Instant</u> Bank-to-bank GIRO transfer | |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online | 0.365%, maximum HUF 7 315 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,05%, maximum HUF 1 078 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |
| CIB TPP channel | 0.365%, maximum HUF 7 315 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,05%, maximum HUF 1 078 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |

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| Bank-to-bank GIRO transfer | |
|---|--|
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online | 0.365%, maximum HUF 7 315 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,05%, maximum HUF 1 078 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |
| CIB TPP channel | 0.365%, maximum HUF 7 315 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,05%, maximum HUF 1 078 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2020) |
| CIB24 | HUF 231 + 1.208%, min. HUF 775, max. HUF 48 261 |
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: HUF 231 + 0.881%, min. HUF 775, max. HUF 41 786 |
| Paper-based service ⁹ , with the order submitted via a Magnifica Banker, on Electronic Signature Pad | HUF 241 + 1.259%, min. HUF 808, max. HUF 50 298 |
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: HUF 241 + 0.918%, min. HUF 808, max. HUF 43550 |
| Instant Intrabank transfer | |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online | 0.365%, maximum HUF 7 315 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |
| CIB TPP channel | 0.365%, maximum HUF 7 315 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |
| Intrabank transfer | |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online | 0.365%, maximum HUF 7 315 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |

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| CIB TPP channel | 0.365%, maximum HUF 7 315 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |
| CIB24 | HUF 231 + 1.208%, min. HUF 775, max. 48 261 |
| Paper-based service ⁹ , with the order submitted via a Magnifica Banker, on Electronic Signature Pad | HUF 241 + 1.259%, min. HUF 808, max. 50 298 |
| Transfer between the Client's own accounts kept at CIB Bank | |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online | HUF 0 |
| CIB TPP channel | HUF 0 |
| CIB24 | HUF 241 |
| Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad | 0.139%, min. HUF 377, max. HUF 7 304 (Promotion: In case of Magnifica customers HUF 0 until 31.12.2020) |
| Bank-to-bank RTGS (VIBER) transfer | 1% min. HUF 13 265, max. HUF 119 684 |
| Execution of a standing order via the GIRO system | 0.349%, max. HUF 6 984 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.034%, max. HUF 747 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |
| Execution of an intrabank standing order | 0.349%, max. HUF 6 984 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |
| Fee for the modification or cancellation of a standing order | HUF 341 /transaction |

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| Fee charged in the case of fulfilment of a direct debit | 0.349%, max. HUF 6 984 |
| Conditional transfer ¹⁰ | |
| mobile-phone prepaid card top-up | HUF 0 |
| Dijnet bill payment – Internet Bank , CIB Bank mobile application, CIB Bank Online | HUF 0 |
| Notification of limit breach | HUF 113 /transaction |
| Fee for the cancellation of an order (including recalling), or the modification of an order Intrabank order | HUF 0 / transaction |
| Bank-to-bank order | HUF 0 / transaction |

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| Deposit fixing or termination, increasing or reducing the amount of deposited capital on the rollover date | |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ⁶ | HUF 0 |
| CIB24 | HUF 0 |
| Paper-based service, with the order submitted via a Magnifica Banker | HUF 0 |
| Termination of a fixed-term deposit on a day other than the rollover date | |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ⁶ | HUF 0 |
| CIB24 | HUF 150 /transaction |
| Paper-based service, with the order submitted via a Magnifica Banker | HUF 300 /transaction |
| Cash deposit at a bank branch | |
| fee the processing of coins if more than 50 coins are deposited ¹¹ | 3.39% |
| Deposit with a postal cash transfer order, postal installed voucher, postal subsequent setup, postal resettling | |
| | HUF 150+ 0.39%/ transaction |
| Cash withdrawal from cash desk in a bank branch ¹¹ | |
| | 1.796%, min. HUF 1 438, max. HUF 143 920 |
| fee the processing of coins if more than 50 coins are deposited ¹¹ | 3.39% |
| Fee for failing to make a cash-desk withdrawal after giving advance notice, or for withdrawing more than HUF 1 million (or the equivalent in foreign currency) without giving advance notice ¹¹ | |
| | HUF 13 064/occasion |
| Postal payment order ¹² (The Bank does not offer this service as a paper-based service after 01.03.2012) | |
| | HUF 590/order |

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| Submission of a collection order based on a letter of authorisation, official transfer order or a collection order formerly with the purpose code “2” (submission of a HUF collection order), on the grounds of Foreclosure, for crediting to a bank account kept at CIB | HUF 1 670 |
| Registration of an incoming collection order based on an authorisation letter, official transfer order and transfer ruling or a collection order, formerly with the purpose code “2”, on the grounds of Foreclosure | HUF 1 670 |
| Correspondence fee | HUF 565 |

| FOREIGN CURRENCY ACCOUNT | |
|---|--|
| On-demand interest | Annual interest: 0.01% AER: 0.01% |
| Unauthorised overdraft interest | 1 week LIBOR + 6.00% |
| Date of crediting interest on FCY account | per calendar month, on the last bank working day |
| Date of debiting unauthorised overdraft interest | The last bank working day of the calendar month |
| Minimum deposit for account opening | None |
| Monthly account management fee | HUF 361 |
| Account opening and closing fee | HUF 0 |
| Regular monthly statement¹³ | HUF 0 |
| Statement upon special request, certificate Relating to the past 6 months / month Relating to more than 6 months previously / month | USD 6,42 USD 12,83 |

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| FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFERS ABROAD¹⁴ (initiated from HUF or FCY accounts) | |
|---|---|
| Bank-to-bank transfer^{15,16} | |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ⁷ | 0.533%, min. USD 20,66, max. USD 593,63 |
| CIB TPP channel | 0.533%, min. USD 20,66, max. USD 593,63 |
| CIB24 | 0.705%, min. USD 20,47, max. USD 598,90 |
| Paper-based service ⁹ , with the order submitted via a Magnifica Banker, on Electronic Signature Pad | 0.735%, min. USD 21,33, max. USD 634,55 |
| Expedition fee for execution with a T-day value date in the case of EUR, USD, GBP and CAD | USD 38,48 |
| SEPA and other transfer in EUR in the EEA Region (except domestic transfer)¹⁵ | |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online | 0.365%, max. HUF 7 315 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |
| CIB TPP channel | 0.365%, max. HUF 7 315 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2020) |
| CIB24 | HUF 231+ 1.208%, min. HUF 775, max. HUF 48 261 |
| Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad | HUF 241 + 1.259%, min. HUF 808, max. HUF 50 298 |
| Domestic SEPA and other transfer in EUR in outside the EEA Region¹⁵ | |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online | 0.52%, min EUR 18,04, max. EUR 518,01 |
| CIB TPP channel | 0.52%, min EUR 18,04, max. EUR 518,01 |
| CIB24 | 0.687%, min. EUR 17,88, max. EUR 522,61 |

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| Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad | 0.716%, min. EUR 18,63, max. EUR 553,71 |
| Expedition fee for execution with a T-day value date in EUR in the EEA Region | EUR 34,48 |
| Intrabank transfer ^{15,16} | |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online | USD 18,27 |
| CIB TPP channel | USD 18,27 |
| CIB24 | 0.352%, min. USD 13,93, max. USD 257,63 |
| Paper-based service ⁹ , with the order submitted via a Magnifica Banker, on Electronic Signature Pad | 0.367%, min. USD 14,52, max. USD 268,50 |
| Transfer between the Client's own accounts kept at CIB Bank | |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online | HUF 0 |
| CIB TPP channel | HUF 0 |
| CIB24 | USD 6,64 |
| Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad | USD 6,92 (Promotion: In case of Magnifica customers USD 0 until 31.12.2020) |
| Surcharge for foreign currency transfers (including between the Client's own accounts) that require manual processing | USD 2.26 |
| HUF transfer abroad | 0.261% min. HUF 10 009, max. HUF 135 961 |
| Fee for the cancellation of an order (including recalling), or the modification of an order Intrabank order | HUF 0 / transaction |
| Bank-to-bank order | HUF 0 / transaction |
| Deposit fixing or termination, increasing or reducing the amount of deposited capital on the roll over date | |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ⁶ | HUF 0 |

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| CIB24 | HUF 0 |
| Paper-based service, with the order submitted via a Magnifica Banker | HUF 0 |
| Termination of a fixed-term deposit on a day other than the rollover date | |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ⁶ | HUF 0 |
| CIB24 | HUF 150 /transaction |
| Paper-based service, with the order submitted via a Magnifica Banker | HUF 300 /transaction |
| Cash deposit of foreign currency to a HUF or FCY account (CIB Bank Zrt. only accepts banknotes) | HUF 0 |
| Fee for the depositing of damaged foreign currency banknotes | 11.29% of the deposited amount |
| Cash withdrawal in foreign currency to the debit of HUF or FX account ¹¹ | 1.559%, min. HUF 1 438, max. HUF 143 920 |
| Cash withdrawal in HUF to the debit of FX account ¹¹ | 1.559%, min. HUF 1 438, max. HUF 143 920 |
| Issuance of a foreign-currency cheque <i>The Bank has discontinued this service as of 16 December 2013.</i> | USD 14.64 + bank-to-bank transfer charges |
| Foreign currency cheque collection (min. 30 banking days ¹⁷) <i>The Bank has discontinued this service as of 16 December 2013.</i> | 0.34% min. USD 35 max. USD 124.2 + third-party bank charges and DHL charges |
| Unpaid cheque | USD 5.65 |
| Cover transfer of cheque drawn on CIB Bank | USD 11.29 |
| Blocking of a cheque | USD 11.29 |

ELECTRONIC SERVICES

CIB Internet based Electronic Services (CIB Internet Bank)¹⁸

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|---|-----------------------|
| Registration fee | HUF 0 |
| Subscription fee for security SMS text messages (notification of logins and blocking) | HUF 64 / month / user |
| Fees for password generator ¹⁸ | |

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| Token usage fee | HUF 56 / month / user |
| Easy Token usage fee (<i>Sales of this product will be discontinued from 15. 02. 2019</i>) | HUF 56 / month / user |
| CIB Hard Token usage fee | HUF 340 / month / user |
| CIB mobilToken usage fee | HUF 56 / month / user |
| CIB Hard Token request fee | HUF 1.703 / user |
| One-off fee for Token replacement (if the Token is lost or becomes unusable or unreliable) ²³ | In case of a replacement request, the token available in CIB Bank Mobile Application or the CIB Hard Token are available for further use of the Electronic Services. |
| One-off fee for Easy Token replacement (if the Token is lost or becomes unusable or unreliable) (<i>Sales of this product will be discontinued from 15. 02. 2019</i>) ²³ | In case of a replacement request, the token available in CIB Bank Mobile Application or the CIB Hard Token are available for further use of the Electronic Services. |
| One-off fee for Hard Token replacement (if the Token is lost or becomes unusable or unreliable) | HUF 3 207 |
| One-off fee for CIB mobilToken replacement (re-registration) | HUF 0 |
| CIB Internet-based Electronic Services (CIB Bank mobile application) | |
| Registration fee | HUF 0 |
| Monthly fee | HUF 0 |
| CIB Internet based Electronic Services (CIB Bank Online) | |
| Registration fee | HUF 0 |
| Monthly fee | HUF 0 |
| CIB Mobilbank ¹⁹ | |
| Security text messages on transactions performed with a CIB bank card (card monitoring service) | HUF 70 /month /phone number |
| Text messages about debits and credits on the bank account (account-monitoring service) | HUF 418 /month /phone number |
| SMS fee ²⁰ | HUF 42/message |

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| OPTIONAL ADDITIONAL SERVICES | |
|---|--|
| | FORINT ACCOUNT |
| Monthly premium for CIB Accident Guard Package (available for individuals between the ages of 18 – 65) | HUF 600 Promotion: For applications between 01. 06. 2020 and 31.07. 2020, monthly premium is HUF 0 for 3 full months following the month of the application |
| Monthly premium for CIB Accident Guard Plus Package (available for individuals between the ages of 18 – 65) | HUF 1 150 Promotion: For applications between 01. 06. 2020 and 31.07. 2020, monthly premium is HUF 0 for 3 full months following the month of the application |
| Monthly premium for CIB Accident Guard Family 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) | HUF 1 200 Promotion: For applications between 01. 06. 2020 and 31.07. 2020, monthly premium is HUF 0 for 3 full months following the month of the application |
| 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) | HUF 2 300 Promotion: For applications between 01. 06. 2020 and 31.07. 2020, monthly premium is HUF 0 for 3 full months following the month of the application |
| Monthly premium for HUF 1,000,000 accident insurance policy providing cover for accidental death (available between 18 and 65 years of age) | HUF 139 |
| Monthly premium for HUF 1,000,000 life insurance policy providing cover for death by any cause (available between 18 and 65 years of age) | HUF 399 Not available after 08.08.2013. |
| Monthly premium for HUF 8,000,000 accident insurance policy providing cover for accidental death (available between 18 and 65 years of age) | HUF 999 Not available after 08.08.2013. |
| Monthly premium for HUF 8,000,000 life insurance policy providing cover for death by any cause (available up to 65 years of age) | HUF 2 499 Not available after 08.08.2013. |
| OPTIONAL ADDITIONAL SERVICES | |

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| | HUF ACCOUNT | |
|---|--|---|
| | Contract concluded before 1st.June 2019. | Contract concluded after 1st.June 2019. |
| Monthly premium for CIB Health Guard, Standard Basic Package (available at an age 6 month - 69 years) | HUF 2 500 / month / insured | <u>HUF 3 500 / month / insured</u> |
| Monthly premium for CIB Health Guard, Optimum Basic Package (available at an age 18 – 69 years) | HUF 5 500 / month / insured | <u>HUF 7 500 / month / insured</u> |
| Monthly premium for CIB Health Guard, Premium Basic Package (available at an age 18 – 69 years) | HUF 11 500 / month / insured | <u>HUF 14 500 / month / insured</u> |
| Monthly premium for Hope Plus Silver Additional Insurance Package (available at an age 18 - 65 years, only attached to a Basic Package) | HUF 2 800 / month / insured | |
| Monthly premium for Hope Plus Gold Additional Insurance Package (available at an age 18 – 65 years, only attached to a Basic Package) | HUF 8 500 / month / insured | |

| | HUF CARD COVERAGE ACCOUNT ¹⁵ | FCY CARD COVERAGE ACCOUNT ¹⁵ | CIB UNSECURED LOAN TECHNICAL ACCOUNT ²¹ (Sales of this product will be discontinued from 01 September 2017) |
|--|---|---|---|
| On-demand interest | Annual interest: 0.01% | Annual interest: 0.01% | Not available |
| | AER: 0.01% | AER: 0.01% | Not available |
| Unauthorised overdraft interest | 27.99% | 1 week LIBOR + 6.00% | 27.99% |
| Date of debiting unauthorised overdraft interest | The last bank working day of the calendar month | | |
| Minimum deposit for account opening | None | | |
| Monthly account management fee | HUF 0 | | |

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| Account opening and closing fee | Not available | Not available | HUF 0 |
| Regular monthly statement via CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ⁷ | HUF 0 | Not available | HUF 0 |
| Regular monthly statement | Not available | HUF 0 | Not available |
| First monthly paper statement of each month | HUF 0 | Not available | HUF 0 (only at the Client's request) |
| Fee for issuing additional bank statements or certificates at the Client's request Relating to the past 6 months / month Relating to more than 6 months previously / month | Not available | Not available | HUF 1 283 HUF 2 565 |
| Transfer between the Client's own accounts kept at CIB Bank | | | |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online | HUF 0 | HUF 0 | HUF 0 |
| CIB TPP channel | HUF 0 | HUF 0 | HUF 0 |
| CIB24 | HUF 116 | USD 5.80 | HUF 0 |
| Paper-based service, on Electronic Signature Pad | 0.174%, min. HUF 232, max. HUF 8 117 | 0.174% min. USD 11.59 max. USD 33,67 | HUF 0 |
| Cash deposit at a bank branch fee the processing of coins if more than 50 coins are deposited ¹¹ | HUF 0 3.39% | Not available | HUF 0 3.39% |
| Deposit with a postal cash transfer order | HUF 113 + 0.39%/transaction | Not available | Not available |
| Cash deposit of foreign currency to a HUF or FCY account (only banknotes are accepted) | Not available | HUF 0 | Not available |
| Cash withdrawal from cash desk in a bank branch ¹¹ fee for coin processing if more than 50 coins are withdrawn ¹¹ | Not available | Not available | 1.25% min. HUF 790, max. HUF 131 063 3.39% |

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| | | | |
|--|---------------|---------------|--|
| Fee for failing to make a cash-desk withdrawal after giving advance notice, or for withdrawing more than HUF 1 million (or the equivalent in foreign currency) without giving advance notice ¹¹ | Not available | Not available | HUF 11 291/occasion |
| Correspondence fee | Not available | Not available | HUF 565 |
| CIB Internet based Electronic Services | | | |
| CIB Internet Bank – Compulsory Supplementary Service | | | |
| Fees for password generator ¹⁸ | | | |
| Token usage fee | Not available | Not available | HUF 56 / month / user |
| Easy Token usage fee (<i>Sales of this product will be discontinued from 15. 02. 2019</i>) | Not available | Not available | HUF 56 / month / user |
| CIB Hard Token usage fee | Not available | Not available | HUF 340/ month / user |
| CIB mobilToken usage fee | Not available | Not available | HUF 56 / month / user |
| CIB Hard Token request fee | Not available | Not available | HUF 1.703 / user |
| One-off fee for Token replacement (if the Token is lost or becomes unusable or unreliable) ²³ | Not available | Not available | In case of a replacement request, the token available in CIB Bank Mobile Application or the CIB Hard Token are available for further use of the Electronic Services. |
| One-off fee for Easy Token replacement (if the Token is lost or becomes unusable or unreliable) (<i>Sales of this product will be discontinued from 15. 02. 2019</i>) ²³ | Not available | Not available | In case of a replacement request, the token available in CIB Bank Mobile Application or the CIB Hard Token are available for further use of the Electronic Services. |
| One-off fee for CIB Hard Token replacement (if the Token is lost or becomes unusable or unreliable) | Not available | Not available | HUF 3 207 |
| One-off fee for CIB mobilToken replacement (re-registration) | Not available | Not available | HUF 0 |

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| CIB Internet-based Electronic Services (CIB Bank mobile application) | | | |
|---|---------------|---------------|------------------------------|
| Registration fee | HUF 0 | HUF 0 | HUF 0 |
| Monthly fee | HUF 0 | HUF 0 | HUF 0 |
| CIB Internet based Electronic Services (CIB Bank Online) | | | |
| Registration fee | HUF 0 | HUF 0 | HUF 0 |
| Monthly fee | HUF 0 | HUF 0 | HUF 0 |
| CIB Mobilbank ¹⁹ | | | |
| Text messages about debits and credits on the bank account (account-monitoring service) | Not available | Not available | HUF 418 /month /phone number |
| SMS fee ²⁰ | Not available | Not available | HUF 42 /message |

CIB Bank is a member of the National Deposit Insurance Fund (NDIF), so its deposits are insured under the Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises.

Termination of the bank account: In the event of termination of the Bank Account Agreement, the cash withdrawal, bank-to-bank transfer, intrabank transfer or book transfer between the Client's own accounts of an amount less than HUF 1,200 – or the equivalent in foreign currency determined based on the valid mid-rate quoted by the Bank on the day of execution by the Bank of the payment order to this effect – is free of charge.

¹ Calculation of the foreign currency exchange rate difference: depending on the direction of the order, the difference of the foreign currency mid-rate and the buy/sell rate quoted by CIB Bank. The 50% discount is deducted from the foreign currency exchange rate difference calculated as above. Depending on the direction of the order, the discount is added to the CIB foreign currency buy rate, and deducted from the CIB foreign currency sell rate. The Bank completes the Client's orders pertaining to transfers between the Client's own accounts requiring conversion, to be performed by applying a foreign currency exchange rate at the discounted exchange rate thus calculated.

² The following transaction is included in the extent of the discount: Cash withdrawal with VISA Inspire bank card abroad, from the ATMs of Intesa Sanpaolo Bank Group, free of charge.

³ In the first 3 whole calendar months after account opening, bank doesn't monitor the fulfilment of crediting criteria. For this period, monthly account management fee is HUF 0 for every CIB ECO Plus bank account. Charging of monthly account management fee will take place first in the 4th month after account opening.

⁴ If in the previous month at least net HUF 450,000 was credited via transfer on this bank account (cash deposit and transfer between Client's own accounts are excluded), even from more than one transaction, the Bank will not charge the monthly account management fee, it will be HUF 0 for current month. The fulfilment of crediting criteria is being monitored by the Bank on monthly basis. Releasing or charging of monthly account management fee will be controlled by this monitoring system.

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- ⁵ The bank-switch fee is debited during the bank switching process regulated by Government Regulation 263/2016. (VIII. 31.), if the affected current account – regulated by this list of conditions – will be closed in the process. The bank-switch fee is a fee incurred in connection with the bank switching process when the Bank acts as the old payment service provider and it has to be paid in addition to the account closing fee in case of contracts signed on or after 01.01.2017.
- ⁶ Service is not yet available in CIB Bank mobile application, CIB Bank Online. After the launch of CIB Bank mobile application, CIB Bank Online the Bank will continuously introduce new services in the application and CIB Bank Online till 31 December 2020. The Bank will inform customers 5 days before introduction of new services in the application and CIB Bank Online by notice and Internet Bank message.
- ⁷ Fee applicable in the case of an agreement concluded after 8 August 2013 with regard to the sending or making available of the monthly statement via an Electronic Service, with the proviso that in every case the first paper-based monthly statement for the given month is free of charge.
- ⁸ If a Client decides to change their existing bank account to the CIB Classic Private Account – with the “JZH nullás” monthly account management fee discount – having concluded a mortgage loan contract on or after 21 March 2016, then the change of account will be free of charge.
- ⁹ With CIB 5, 10 ‘Minősített Fogyasztóbarát’ Home Loan [Customer-friendly Home Loan], the transaction fee of Bank-to-bank GIRO transfers and Intra-bank transfers (transferring the loan to the seller or to the lender bank in case of refinancing) is HUF 0 in case of ‘Induló költségek nélkül igényelhető ingatlanfedezetes kölcsönök 2.’ promotion [‘Mortgage-backed Loans with no starting fees 2’ promotion]. In the case of CIB Babaváró loan, the GIRO interbank transfer linked to the loan, and the in-bank transfer fee (the fee for transferring the loan to the Bank providing the refinanced loan in connection with the loan refinance) shall in all cases be HUF 0.
- ¹⁰ Products: Telekom DOMINO prepaid card, vendor: Magyar Telekom Plc.; Praktikum prepaid card, vendor: Telenor Hungary Ltd.; Vodafone VitaMAX prepaid card, vendor: Vodafone Hungary. The pay-as-you-go mobile phone top-up service is available via the CIB24, CIB Internet Bank, CIB Bank mobile application and CIB Bank Online services.
- ¹¹ The Bank assumes no obligation to execute large cash withdrawals at a time that has not been agreed in advance.

Notice of withdrawals of large amounts of cash must be given to the Bank in advance, either verbally (by telephone, CIB24/in person) or in writing as follows:

Giving advance notice of the withdrawal of large sums of cash:

| Deadline for giving notice | | Daily amount of cash withdrawal | | |
|---|-----------------------------|---------------------------------|---------------|-----------------------------------|
| | | HUF | EUR, USD | Other |
| 1 bank working day before the withdrawal | Monday-Thursday up to 15:00 | 1,000,000 – 10,000,000 | 1,000 – 5,000 | Up to the equivalent of USD 5,000 |
| 2 bank working days before the withdrawal | Friday up to 14:00 | Over 10,000,000 | Over 5,000 | Over the equivalent of USD 5,000 |

Giving advance notice of a cash withdrawal or cash deposit of more than 50 coins:

- Advance notice of cash withdrawals or cash deposit of up to HUF 500 000 must be given 2 working days before the withdrawal or cash deposit.
- Notice of cash withdrawals or cash deposit of over HUF 500,000 must be given 3 working days before the withdrawal or cash deposit, by 15:00 from Monday to Thursday and by 14:00 on Friday, and a list of denominations must be provided.

¹² Besides the commission related to the given transaction, the Principal's bank account is debited with the costs and commissions lawfully charged by Magyar Posta Zrt. that arise in connection with the executed transaction, and which are debited at the time they arise. An exception is Magyar Posta's fee charged for each money order, which is debited from the forint account at the same time as the transfer, and the payment-order's postal production fee, which is charged to the forint account at the start of the month following the month of performance together with the account management fee.

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- ¹³ The first paper bank statement for each month is always free of charge.
- ¹⁴ In addition to the commission payable on foreign currency transactions involving the Client's Bank Account, any out-of-pocket expenses (e.g. postal charges, DHL courier charges, etc.) related to the executed transactions, as well as any justified fees and commissions incurred due to the involvement of an intermediary bank or banks may – as chosen by the Parties – be charged either to the Client or to the Originator of the foreign currency transaction. (These include, in the case of outgoing foreign-currency payments to destination countries that use the IBAN international bank account number format, the fee charged by the foreign bank if the beneficiary's IBAN-format account number was indicated erroneously on, or omitted from, the payment order.) In case of transfers outside the EEA, if the Client agrees to pay all the fees and charges associated with the transfer, the Client must ensure that sufficient funds are available on the designated account to cover such costs. The precise amounts of the fees and charges differ from bank to bank. Upon fulfilment, the HUF value of the foreign currency transfer fees and costs (e.g. SWIFT), as well as any justified fees and commission incurred due to the involvement of an intermediary bank/banks, financial or other institutions (e.g. surcharge of manual processed transfers), are charged to the Client as and when they arise. These costs can arise in both outbound and inbound foreign currency transfers and can therefore be debited. Transfer orders submitted on a transfer order form are accepted by CIB Bank only on a special foreign currency transfer order form.
- ¹⁵ CIB Bank's sell/buy foreign exchange rate valid on the date of debiting the account is applied to calculate the amount of orders submitted in a currency different from that of the account debited.
- ¹⁶ In the case of foreign exchange transfer orders with a beneficiary who keeps their account with a financial service provider established outside the EEA, if the account holder doesn't agree to pay the foreign bank charges, the transferred amount could be credited to the bank account of the beneficiary reduced by any arising intermediary bank charges, which differ from bank to bank.
- ¹⁷ The execution of cheque collection orders takes a minimum of 30 bank working days from submission of the order by the Client. The Bank excludes its liability for any lengthening of this deadline due to the paying bank's procedure related to execution of the collection order. The deadlines applicable to execution should in every case be interpreted as being over and above the deadlines specified in this List of Conditions. The Bank is only able to inform the Client in advance about those procedural deadlines at third-party banks in respect of which it has information.
- ¹⁸ After 8 August 2013 new Internet Bank Agreements stipulating identification with a password may not be concluded. In the case of a Full Service Package, an existing agreement may not be amended to stipulate identification with a password. Amendment of the agreement to stipulate identification with a password is only possible in the case of the Querying or Data Entry service package After 31 March 2014 identification with a password is only available to Users who make use of the Querying or Data Entry Service Package.
- ¹⁹ In case of the account monitoring service, the bank sends an SMS text message on transactions above HUF 500, in the case of the card monitoring service the bank sends an SMS text message on all transactions. Clients can modify this limit via CIB24, CIB Internet Bank or in a branch of the Bank. Monthly fees are first charged on the day that the service is requested, and on the corresponding day of every consecutive month thereafter.
- ²⁰ The SMS fee is charged on the basis of the SMS text messages sent by the bank. The SMS fee is charged as an aggregated monthly fee, starting from the day on which the service is requested.
- ²¹ The CIB Unsecured Loans TECHNICAL Account, which serves for making repayments on the CIB Personal Loan and the CIB Debt Consolidation Loan, is a restricted-purpose payment account on which only Transactions specified in this List of Conditions may be executed, and in relation to which only the supplementary services specified in this List of Conditions may be requested. A CIB Unsecured Loans TECHNICAL Account may be opened in the case of an application for a CIB Debt Consolidation Loan until 1 September, 2017, and, in the case of a CIB Personal Loan applied for by 3 November 2014, for the purpose of disbursement and repayment; indeed, in these cases, the opening of such an account is compulsory. The fee for opening and maintaining a CIB Unsecured Loans TECHNICAL Account is HUF 0. The related account statements are made available by the Bank to the Client via the CIB Internet Bank. A Debit Card may not be requested to go with the CIB Unsecured Loans TECHNICAL Account.
- ²³ The sale of the asset has been terminated by the Bank and cannot be replaced by the same instrument.
- ²⁴ If a Client decides to change their existing bank account to the CIB Classic Private Account – with the "BAB nullás" monthly account management fee discount – having concluded a CIB 'Babaváró' Loan contract on or after 1 July 2019, then the change of account will be free of charge.

LIST OF CONDITIONS

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