

Private individuals are eligible to use the package of discounts if, through their employment or other (e.g. membership) relationship – specified in the Cooperation Agreement – they are associated with a company or organisation (hereinafter: Partner) with which the Bank has signed a Cooperation Agreement with respect to Partner Discounts.

The discounts specified in this list of conditions are **only available with the CIB Online Account Package**. (Sales of CIB Online Account Package will be discontinued from 01 January 2018)

The discounts **apply to the CIB Online Account Package and to the fees and commissions of the services related thereto**.

| <b>Extent of the discount<br/>on the standard fees for the CIB ONLINE Account Package</b>   |      |
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| (The terms and conditions of the Online Account Package are specified in the List of Conditions relating to Bank Accounts for Private Individuals.)   |      |
| (Sales of CIB Online Account Package will be discontinued from 01 January 2018)   |      |
| <b>Monthly account management fee</b>   | 0%   |
| <b>Monthly account management fee in the case of a single monthly salary transfer of at least HUF 50,000 and 2 transaction orders which may be any combination of the following:</b><br>- <u>authorisation</u> for the submission of multiple (direct debit) collection orders<br>- <u>fulfilment</u> of a “Dijnet” bill payment via the Internet Bank<br>- <u>fulfilment</u> of a minimum HUF 1,000 standing order, or a one-off transfer order submitted via the Internet Bank, service, CIB Bank mobile application or CIB Bank Online | 100% |
| <b>Transactions</b>   |      |
| <b>Instant bank-to-bank transfer via GIRO</b>   |      |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online   | 50%  |
| CIB TPP channel   | 50%  |
| <b>Bank-to-bank transfer via GIRO</b>   |      |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online   | 50%  |
| CIB TPP channel   | 50%  |
| <b>Instant intra-bank transfer</b>  |      |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online   | 50%  |
| CIB TPP channel   | 50%  |
| <b>Intra-bank transfer</b>  |      |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online   | 50%  |
| CIB TPP channel   | 50%  |

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| <b>Transfer between the Client's own accounts kept at CIB Bank</b> |     |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online    | 50% |
| CIB TPP channel  | 50% |
| <b>Fulfilment of standing order via GIRO</b>                       | 50% |
| <b>Intra-bank fulfilment of a regular book transfer order</b>      | 50% |
| <b>Fee charged for fulfilment of a direct debit</b>                | 50% |

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| <b><u>Extent of the discount</u></b><br><b><u>on the standard fees for forint-based debit cards</u></b>  |     |
| <p>The Bank only offers the discounts if the bank card is linked to the Online Account Package or to the card coverage account opened with the Online Account Package. The discount does not apply to the CIB MasterCard Gold debit card.</p> <p><i>(Sales of CIB Online Account Package will be discontinued from 01 January 2018)</i></p> <p><i>(The terms and conditions of debit cards are specified in the Bank Card List of Conditions.)</i></p> |     |
| <b>Cash withdrawal using a debit card from an ATM operated by CIB Bank Zrt.</b>  | 30% |

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| <b><u>Extent of the discount</u></b><br><b><u>on the standard fees for the Visa Classic MasterCard Standard and the Visa Inspire<sup>4</sup> embossed forint-based debit cards</u></b>   |     |
| <p>The Bank only offers the discounts if the bank card is linked to the Online Account Package or to the card coverage account opened with the Online Account Package.</p> <p><i>(Sales of CIB Online Account Package will be discontinued from 01 January 2018)</i></p> <p><i>(The terms and conditions of embossed debit cards are specified in the Bank Card List of Conditions.)</i></p>   |     |
| <b>Annual fee for main card</b>  | 50% |
| <b>Annual fee for supplementary card</b>   | 50% |
| <b><u>Extent of the discount on the standard fees for the CIB Optimum Credit Card<sup>1,2</sup></u></b>  |     |
| <p>The Bank only offers the discounts if the customer has an Online Account Package.</p> <p><i>(Sales of CIB Online Account Package will be discontinued from 01 January 2018)</i></p> <p><i>(As of October 29, 2018, the name of the CIB Café Credit Card is CIB Optimum Credit Card. Credit cards previously named CIB Café Credit Card are subject to the provisions of the Conditions List for the CIB Optimum Credit Card.)</i></p> |     |
| <b>Annual fee for main card</b>  | 50% |
| <b>Annual fee for supplementary card</b>   | 50% |

**Discount on the standard fees for the CIB Current Account Overdraft Facility<sup>1,3</sup>**

The Bank only offers the discounts if it has provided the current account overdraft facility with an Online bank account.

*(Sales of CIB Online Account Package will be discontinued from 01 January 2018)*

(The terms and conditions of the CIB Overdraft Facility are specified in the List of Conditions of Loans, Overdraft Facilities, Deposit Protection and Lombard Loans for Private Individuals.)

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| <b>Credit appraisal fee upon approval of application</b> | 100% |
| <b>Credit appraisal fee upon renewal</b>                 | 50%  |

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.

The Client may make use of the terms and conditions of the CIB Partner Discounts package from the day of joining the Partner, and they shall remain valid for the full duration of the employment relationship or other legal relationship conferring entitled to the discounts, as long at the Cooperation Agreement concluded between the Bank and the Partner remains in effect. The package is not available to retirees.

Following termination of the Client's employment relationship or other legal relationship conferring entitlement to the discounts or following termination of the Cooperation Agreement between the Bank and the Partner, with respect to the fees, commission and interest related to the individual bank products and services, the Bank's latest effective lists of conditions for the given products, as listed below, shall apply.

With respect to the standard fees, commission and other terms and conditions to which the discounts apply, as listed in this discount package, and to the other fees, commission and other terms and conditions not listed in the above table, the fees and commission relating to the CIB ONLINE Account Package, as listed in the List of Conditions for the Bank Accounts of Private Individuals, and the latest effective

- Bank Card List of Conditions for Private Individuals,
- List of Conditions of Loans, Overdraft Facilities, Deposit Protection and Lombard Loans for Private Individuals,
- List of Conditions of the CIB Optimum Credit Card for Private Individuals,

and the latest effective HUF and FCY Interest Schedule shall prevail and are applicable.

With respect to payment services, the terms and conditions stated in the General Business Regulations and the General Contractual Conditions of the Retail Banking Division are valid, in particular.

<sup>1</sup>The terms and conditions relating to loan products featured in this List of Conditions are only available to applicants who fulfil the basic requirements for the requested product.

<sup>2</sup> APR: 37,59%

The Annual Percentage Rate (APR) was determined on the basis of the prevailing conditions and the effective statutory provisions and may change in the event of a change in such conditions. The APR does not reflect the interest risk of the loan. The APR shown was calculated on the basis of the assumption of a HUF 375,000 credit facility and a term of 3 years.

<sup>3</sup> APR: 27,68%

The Annual Percentage Rate (APR) was determined on the basis of the prevailing conditions and the effective statutory provisions, and may change in the event of a change in such conditions. The APR does not reflect the interest risk of the loan. The APR shown was calculated on the basis of the assumption of a HUF 375,000 credit facility and a term of 1 year.

<sup>4</sup> **Available from 1 December 2013**

Any costs of the services provided by the Bank to the Client that are in excess of the usual costs – especially the costs of any authority proceedings, the costs of using a collaborator, the costs of legal and other advisors, postal costs, stamp duty – are borne by the Client.