CIB BANK
Intesa Sanpaolo Group

CIB Pro Discount Package
List of Conditions

TO 100.000 EUR OBA INSURED DEPOSIT

Effective Date: 10th November 2026

The CIB Pro Discount Package is available to private individuals who are in an employment relationship with a company (hereinafter: Partner) that has concluded a valid cooperation agreement (hereinafter: Cooperation Agreement) with the Bank with regard to the CIB Pro Discount Package.

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 condition for using the discounts available under the CIB Pro Discount Package is certification that the employment relationship exists as at the time that the discount is applied for. The additional conditions and details in respect of the individual discounts are can be found in this list of conditions, under the detailed description of the particular discount concerned.

As a part of the discount package, the bank grants discounts on various products. The discounts may also be requested separately, depending on the choice of the Client and on the products requested/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 Pro Discount Package 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.

Discount relating to bank accounts

The discounts relating to the bank account are **only available in the case of the CIB 'Kártyázó' Account Package**.

The discounts relate to the **monthly account management fees for the CIB 'Kártyázó' Account Package**.

	CIB 'Kártyázó' Minimum Account Package *(Sales of this product will be discontinued from 01 January 2018)*	**CIB 'Kártyázó' Medium Account Package** *(Sales of this product will be discontinued from 01 January 2018)*	**CIB 'Kártyázó' Maximum Account Package** *(Sales of this product will be discontinued from 01 January 2018)*
Type of fee to which the discount applies	**Extent of the discount**		
Monthly account management fee	**50%**	**50%**	**50%**

The extent of the fee rebate due in the case of at least 30 bank-card purchases per month in the Pro Discount Package increases from 75% to 100%.

	CIB 'Kártyázó' Minimum Account Package *(Sales of this product will be discontinued from 01 January 2018)*	**CIB 'Kártyázó' Medium Account Package** *(Sales of this product will be discontinued from 01 January 2018)*	**CIB 'Kártyázó' Maximum Account Package** *(Sales of this product will be discontinued from 01 January 2018)*

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Number of bank-card transactions determining the extent of the rebate	Extent of the fee rebate, as a percentage of the monthly account management fee
at least 10 purchase transactions performed using a debit or credit card in the previous calendar month	**25%**
at least 20 purchase transactions performed using a debit or credit card in the previous calendar month	**50%**
at least 30 purchase transactions performed using a debit or credit card in the previous calendar month	**100%**

With respect to the fees for products that feature in the list of conditions for the CIB Pro Discount Packages but are not provided at a discount, the standard fees specified in the latest effective list of conditions relating to the CIB 'Kártyázó' Account Package shall apply.

The bank account discounts in the CIB Pro Discount Package may be requested by Clients who:

- are in an employment relationship with a company (hereinafter: Partner) that has concluded a valid cooperation agreement with the Bank with regard to the CIB Pro Discount Package;
- agree to ensure, within 2 calendar months following the month of signing the bank account agreement, that the monthly income from their employer (the Partner) is received in their bank account to which the discount applies.

The Bank shall provide the CIB Pro discount relating to the bank account for as long as the Cooperation Agreement and the employee Client's employment relationship with the Partner exists. The discount shall terminate upon the termination of the Cooperation Agreement and/or the employment relationship with the Partner.

The Bank shall examine the existence of the employee relationship (except for the case of passive employee status) by checking, every month, whether the salary/income has been credited to the Client's (beneficiary's) bank account to which the discount applies, to the debit of the Partner's bank account reported by the Partner to the Bank.

In the case of passive employee status (e.g. sick pay, maternity leave, i.e. 'TGYÁS' or 'GYED' status, unpaid leave, unpaid absence, other), the Bank shall provide the discount for a 1-year period from the Client's reporting of his/her passive employee status.

In the case of a jointly held bank account, it is the Client who 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 discounts, with respect to the bank account the standard fees specified in the list of conditions relating to the CIB 'Kártyázó' Account Package shall apply.

Discount relating to mortgage loans

Products to which the discount applies:

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 starting from 16 March 2015.

Effective Date: 10th November 2026

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.

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: The sum of HUF 100,000, which the Bank shall credit to the customer's bank account to which the loan is disbursed, within 30 days from the disbursement of the loan to which the discount applies. The crediting is effected in one go, and the customer may use the amount for any purpose.

Conditions for applying: The discounts available under the CIB Pro Discount Package in respect of, CIB Fully Fixed Mortgage-backed Loans ("Home Equity Loans"), Loan and the CIB CSOK Plusz Interest Subsidised Loan, CIB Customer Friendly Mortgage Loans and CIB 5, 10 years repricing Home equity Mortgage Loans are available to Clients who are in an employment relationship with a Partner that has concluded a cooperation agreement with the Bank with respect to the CIB Pro Discount Package, provided that the Client is the debtor (not the co-debtor) of the loan to which the discount applies.

Further conditions for granting the discount:

- The discount agreement relating to the Pro Discount Package mortgage-backed loan must be concluded no later than at the time of conclusion of the loan agreement 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.

Effective Date: 10th November 2026

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.

The APR on the 15-year CIB Fully Fixed Mortgage Loans 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.", and also 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 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 Otthon 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 without upfront fees 2.", 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.

Effective Date: 10th November 2026

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 Loan, the CIB Fully Fixed Home Equity Loan, the 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 on the Personal Loan and Credit Card will be discontinued as of 01.01.2024 and will no longer be offered by the Bank in the CIB PRO discount program.

Discount relating to personal loans

Valid: On and 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

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 applies:

- **CIB 'Előrelépő' Personal Loan**

Type of condition to which the discount applies	Extent of the discount	Duration of the discount
Annual transaction interest	**1,60%** 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 loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- a declaration made by the employee evidencing the employment relationship between the debtor and the Partner has been submitted on the application form.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB Pro 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%

Effective Date: 10th November 2026

The APR above includes the interest discount contained in the CIB Pro Discount Package. 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 applies:

- **CIB 'Előrelépő' Personal Loan**

Type of condition to which the discount applies	Extent of the discount	Duration of the discount
Annual transaction interest	**2,60%** 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 loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- a declaration made by the employee evidencing the employment relationship between the debtor and the Partner has been submitted on the application form.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB Pro 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: 17,94%

The APR above includes the interest discount contained in the CIB Pro Discount Package. 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 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 applies:

- **CIB 'Előrelépő' Personal Loan**

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

Effective Date: 10th November 2026

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
- a declaration made by the employee evidencing the employment relationship between the debtor and the Partner has been submitted on the application form.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB Pro 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 contained in the CIB Pro Discount Package. 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

- **CIB 'Előrelépő' Personal Loan**

Type of condition to which the discount applies	Extent of the discount	Duration of the discount
Annual transaction interest	**4,04%** 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 loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- a declaration made by the employee evidencing the employment relationship between the debtor and the Partner has been submitted on the application form.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB Pro 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 contained in the CIB Pro Discount Package. 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 applies:

Effective Date: 10th November 2026

- **CIB 'Előrelépő' Personal Loan**

Type of condition to which the discount applies	Extent of the discount	Duration of the discount
Annual transaction interest	**4,54%** 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 loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- a declaration made by the employee evidencing the employment relationship between the debtor and the Partner has been submitted on the application form.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB Pro 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: 15,68%

The APR above includes the interest discount contained in the CIB Pro Discount Package. 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 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

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 applies:

- **CIB 'Előrelépő' Personal Loan**

Type of condition to which the discount applies	Extent of the discount	Duration of the discount
Annual transaction interest	**5,54%** 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 loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- a declaration made by the employee evidencing the employment relationship between the debtor and the Partner has been submitted on the application form.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB Pro 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 contained in the CIB Pro Discount Package. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Effective Date: 10th November 2026

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 applies:

- **CIB 'Előrelépő' Personal Loan**

Type of condition to which the discount applies	Extent of the discount	Duration of the discount
Annual transaction interest	**6,09%** 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 loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- a declaration made by the employee evidencing the employment relationship between the debtor and the Partner has been submitted on the application form.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB Pro 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: 13.89%

The APR above includes the interest discount contained in the CIB Pro Discount Package. 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 applies:

- **CIB 'Előrelépő' Personal Loan**

Type of condition to which the discount applies	Extent of the discount	Duration of the discount
Annual transaction interest	**7,50%** 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 loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and

- a declaration made by the employee evidencing the employment relationship between the debtor and the Partner has been submitted on the application form.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB Pro 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 contained in the CIB Pro Discount Package. 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 applies:

- **CIB 'Előrelépő' Personal Loan**

Type of condition to which the discount applies	Extent of the discount	Duration of the discount
Annual transaction interest	**8%** 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 loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- a declaration made by the employee evidencing the employment relationship between the debtor and the Partner has been submitted on the application form.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB Pro 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 contained in the CIB Pro Discount Package. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Valid: for loans disbursed between 21 March 2017 and 1 June 2017, and for applications for basic requirement investigation submitted between 2 June 2017 and 24 September 2017

Effective Date: 10th November 2026

Products to which the discount applies:

- **CIB 'Előrelépő' Personal Loan**

Type of condition to which the discount applies	Extent of the discount	Duration of the discount
Annual transaction interest	**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 loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- a declaration made by the employee evidencing the employment relationship between the debtor and the Partner has been submitted on the application form.

The discount relating to personal loans in case of CIB Pro cannot be combined with other discounts relating to personal loans.

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 contained in the CIB Pro Discount Package. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Valid: for loans disbursed between 1 October 2015 and 20 March 2017

Products to which the discount applies:

- **CIB 'Előrelépő' Personal Loan**

Type of condition to which the discount applies	Extent of the discount	Duration of the discount
Annual transaction interest	**1%** 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 loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- the document evidencing the employment relationship between the debtor and the Partner has been submitted.

APR: HUF 500,000 with a 3-year term and HUF 3 million with a 5-year term: 21.05%

The APR above includes the interest discount contained in the CIB Pro Discount Package. 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

(Effective: for the following credit cards requested from 6 March 2017)

Products to which the discount applies:

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

Effective Date: 10th November 2026

Type of fee to which the discount applies	Extent of the discount
Annual fee for main card in the first year	**100%**
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, and
- a declaration made by the employee evidencing the employment relationship between the debtor and the Partner has been submitted on the application form.

(Effective: for the following credit cards requested from 24 May 2015)

Products to which the discount applies:

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

Type of fee to which the discount applies	Extent of the discount
Annual fee for main card in the first and second years	**50%**

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, and
- The document evidencing the employment relationship between the main card holder and the Partner has been submitted.
- At the time of applying for the credit card, the Main Card Holder does not have a product in the framework of which the discounts provided in respect of the annual fee for the main card are more favourable than the discounts provided in respect of the CIB Pro discount package, either in terms of their extent or their validity period.

If during the term of the discount the Main Card Holder uses a product in the framework of which the discount provided in respect of the annual fee for the given main card is more favourable, either in terms of its extent or its validity period, than the discount relating to the Credit Card specified in this list of conditions, then the discount relating to the Credit Card specified in this list of conditions will be discontinued and the discount given in relation to this product will apply. The discount relating to the Credit Card specified in this list of conditions shall not become valid again if during the term of the discount relating to the Credit Card the Main Card Holder discontinues the use of this product.

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 Card annual fee discount available in the CIB Pro Discount Package. 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"

Discount relating to AEGON home savings account

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

Effective Date: 10th November 2026

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:
The discounts available under the CIB Pro Discount Package in respect of AEGON home savings account are available to Clients who are in an employment relationship with a Partner that has concluded a cooperation agreement with the Bank with respect to the CIB Pro Discount Package, provided that the Client is the contractor of home savings account to which the discount applies. Expected minimum monthly deposit is 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 1 February 2017 and 30 June 2017

Product to which the discount relates:

- **AEGON Kamat Fix VIP 3**

Discount:

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

Conditions for applying:
The discounts available under the CIB Pro Discount Package in respect of AEGON home savings account are available to Clients who are in an employment relationship with a Partner that has concluded a cooperation agreement with the Bank with respect to the CIB Pro Discount Package, provided that the Client is the contractor of home savings account to which the discount applies. Expected minimum monthly deposit is 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.

Effective Date: 10th November 2026

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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