Customer information On retail bank accounts

Bank accounts can be opened in HUF and certain currencies (EUR, CHF, USD, GBP). The bank account agreement is concluded for an indefinite period. A bank account can only be opened for one owner and a bank account holder can only have one bank account of the same type from one type of current account. The bank account holder may designate a person to hold the positive balance on the bank account.

Please note that there are many new forms of fraud in the digital space, which may also pose a risk where fraudsters can use the electronic access of the person nominated as the holder (CIB Bank mobile application, CIB Bank Online) to access not only the holder's own accounts, but also the accounts of other customers who have a right of disposal or permanent authorisation over their accounts, thus the account holder nominating the holder may also become a victim of fraud.

The bank account holder has the option to designate a beneficiary in the event of death, so the available balance in the bank account is exempt from probate. A beneficiary in the event of death cannot be designated for a securities account.

A retail bank account can be opened by an individual who is 18 years of age or older and has the legal capacity to act; by a minor up to the age of 0-14, if the minor is represented by a legal representative; by a minor after the age of 14, if the minor is represented by a legal representative. In order to open a bank account, identification documents (e.g. identity card, passport, driving licence and address card) must be presented.

Bank account related services

Deposit to the client's bank account may be made by cash deposit at a bank branch, or with GIRO transfer/transfer between the Customer's own account with CIB Bank. The Bank will credit the bank account with the amount received. Incorrect payment orders that cannot be credited and will be returned to the initiating account holder.

The customer can place payment orders, e.g. transfers, direct debits (to pay utility bills), cash withdrawals from the account, up to the available credit limit, from the bank account, if the account balance is positive, or if an overdraft facility is used

The Client can place payment orders in a branch using paper forms - if the Client uses the service - via CIB24 telephone customer service, Electronic Services. The times of receipt and execution of orders and the possible methods of submission according to the type of order are set by the Banking Timetable, which is also available on our website. The amount on the bank account can be placed in a fixed-term deposit, and the Bank may pay interest on the uncommitted amount on demand. The Bank shall notify the Customer in writing of the execution of orders, debits and credits to the account by sending a statement of account in the manner specified in the Contract.

The Client may use additional services to the bank account: he/she may view information about his/her bank account via electronic services (CIB Bank mobile application, CIB Bank Online), and initiate certain types of payment orders. You can apply for a debit card for yourself and for third party(ies) who have access to your bank account; you can also apply for different types of insurance services.

Retail bank accounts at CIB Bank:

CIB Basic Account, CIB ECO Bank Account, CIB ECO Start Bank Account, CIB ECO FirstStep Bank Account, CIB ECO ForYou Bank Account, CIB ECO Plusz Bank Account, CIB Foreign Exchange Account, CIB Classic Private Account, CIB Private Banking Private Account Package, CIB Employee Benefit Package (MJCS XXL Package is available for employees of strategic partners with a Cooperation Agreement with CIB Group).

The detailed terms and conditions of the bank accounts are set out in the list of conditions for the relevant bank account, the Special Terms and Conditions for Bank Accounts and Payment Operations for Consumers and Individual Entrepreneurs and the General Business Conditions for Retail Customers.

Bank account fees:

The Bank shall charge for the bank account maintenance and the services related to the bank account the costs and fees specified in the list of conditions applicable to the given bank account in force at the time. The fees and conditions may vary and may depend on the amount of income transferred to the account, its amount, the type of transactions initiated from the account, the number of items, the channel used to initiate the transactions. If there are insufficient funds on the bank account to cover the execution of orders and the payment of fees due to the Bank, the Bank shall not execute the order.

If the Client is in default with the payment of a fee, the Bank is entitled to charge interest on the amount of the delay at the rate of the interest rate specified in the List of Conditions. In the event of a negative account balance, the Bank will send a reminder to settle the debt, and if this is not done despite the reminder, the Bank will be entitled to terminate the contract.

Termination of contract:

The Customer may terminate the bank account (limit) agreement at any time, and the Bank may terminate it with immediate effect by written notice to the other party, or in the case of the Bank, by a reasoned statement. The Parties may terminate the Contract by mutual agreement with immediate effect. The Customer is entitled to terminate the contract by giving 1 month's written notice without giving any reason, and the Bank is entitled to terminate the contract by giving 2 months' written notice without giving any reason.

In the event of termination of the Bank Account Agreement, the Customer shall be obliged to dispose of the balance on the account, to provide the bank account number to which the Bank shall transfer the balance or, at his/her option, to withdraw the balance in cash at the same time as the termination of the account.If, after termination of the Bank Account Agreement, there remains on the account any account receivable due to the Customer, the fate of which has not been disposed of, the Bank shall manage it in accordance with the rules of the management without instructions.

Unilateral amendment of a contract

The Bank is entitled to unilaterally modify the bank account agreement either to the detriment or to the benefit of the Customer, in accordance with the provisions of clause 20 of the General Business Rules for Retail Customers, in the event of the occurrence of the conditions or circumstances set out therein an amendment to the contract, the Bank shall notify the Client of the amendment on a Durable Medium at least 2 months before the amendment comes into force and shall publish information on the amendment on its website and in the Bank's branches.

Contracts between the Bank and the Business Customer may not be amended by the introduction of new fees or charges. The method of calculation of the individual interest, fee or charge elements may not be unilaterally changed to the disadvantage of the Business Customer. If the Customer does not inform the Bank that he does not accept the amendment by the time the amendment enters into force, the amendment shall be deemed to have been accepted by the Customer. If the Customer does not accept the amendment, the Customer shall be entitled to terminate the contract affected by the amendment with immediate effect, until the day before the amendment enters into force, without any obligation to pay any fees, costs or other charges.

Complaints handling

Complaints can be submitted orally or in writing: at bank branches during opening hours, by telephone (+36 1) 4 242 242), by post to CIB Bank Zrt. Complaints Handling and Quality Assurance Department (1537 Budapest, Pf. 394.), by fax to (+36 1) 4 896 957, by e-mail (cib@cib.hu) or by filling in a form on the Bank's website.

The Bank will investigate the oral complaint immediately and, if possible, take immediate action to remedy it. The written complaint shall be investigated and the Bank shall send its position and reasoned measures in writing within 30 days, or within 15 banking days in the case of a written complaint relating to payment services. Details of the complaints handling procedure are available on our website (www.cib.hu) and in the complaints handling policy posted in our branches.

This information is not exhaustive and more information can be found in the Customer Information, the General Retail Policy, the current Business Rules and the List of Conditions for bank accounts and services, which are available in any of our branches and on our website (www.cib.hu

CIB BANK
Intesa Sanpaolo Group

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

Comparison of the main fees for retail bank accounts sold (excerpt)

This document contains the characteristics and main fees of individual bank accounts in a comparative table to help you choose the right bank account.

This information is not comprehensive and does not contain all fees and conditions applicable to retail bank accounts. The detailed terms and conditions and fees payable in connection with bank accounts are set out in the list of terms and conditions applicable to the relevant bank account, the Special Business Regulations on Bank Accounts and Payment Transactions for Consumers and Sole Traders, and the General Business Regulations for Retail Customers, which are available at any of our bank branches and on our website (www.cib.hu). With reference to this sentence, I would not expand the table further, as the sections on account opening and interest rates are already included, and the KL contains information on payment fees, order cancellation fees, etc.

Bank account fees:

	CIB Basic account*	CIB ECO Bank account	CIB ECO Plus Bank Account	CIB Classic Private account	CIB Employee Benefits Package (XXL)
Special condition for claiming					The package are available to employees of strategic partners who have signed a Cooperation Agreement with the CIB Group
Monthly account management fee	HUF 0 [23]/ HUF 1 454	HUF 0[1,17,18]/ HUF 3 733	HUF 0 [2]/ HUF 7 677	HUF 1 238 [14,16, 21,22]	HUF 0
Account package modification fee [(13,15) (,22)]	HUF 2 008				HUF 1 855
A different fee than usual contractual practice! **Penalties for breach of contract**	HUF 6 558	-			
Account closure fee	HUF 0	HUF 5 361[3]		HUF 0	
Bank exchange fees[4]	HUF 990 (for contracts concluded from 01.01.2017)				
Forint transactions					
Interbank transfer via GIRO[19]					
CIB Bank mobile app, CIB Bank Online	0,921%, max. HUF 90 289	0,717%, max. HUF 27 459	0,717%, max. HUF 27 459	0,905%, min. HUF 105, max. HUF 92 624	HUF 0

	(Promotion until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	(Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	(Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)		
	Forint transfers to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,278%, max HUF 64 781 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	Forint transfers to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,072%, max. HUF 1 644 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	Forint transfers to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,072%, max. HUF 1 644 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	Forint transfers to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,309%, min. HUF 105, max. HUF 66 807	
CIB TPP channel	0,921%, max. HUF 90 289 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,717%, max. HUF 27 459 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,717%, max. HUF 27 459 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,905%, min. HUF 105, max. HUF 92 624	HUF 0
	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,278%, max. HUF 64 781 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,072%, max. HUF 1 644 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,072%, max. HUF 1 644 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,309%, min. HUF 105, max. HUF 66 807	
CIB24	1,067%, max. HUF 95 135 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	HUF 373 + 2,136%, min. HUF 1 266, max. HUF 95 631	HUF 373 + 2,136%, min. HUF 1 266, max. HUF 95 631	2,076%, min. HUF 1 266, max. HUF 97 609	1,918%, min. HUF 1 170, max. HUF 90 160
	Forint transfers to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,369%, max. HUF 68 220	Forint transfers to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: HUF 373 + 1,437%, min. HUF 1 266, max. HUF 68 378	Forint transfers to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: HUF 373 + 1,437%, min. HUF 1 266, max. HUF 68 378	Forint transfers to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 1,433%, min. HUF 1 266 max. HUF 70 358	Forint transfers to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 1,324%, min. HUF 1 170, max. HUF 64 989

	(Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)				
	1,229%, max. HUF 98 447 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	HUF 392 + 2,218%, min. HUF 1 318, max. HUF 98 967	HUF 392 +2,218%, min. HUF 1 318, max. HUF 98 967	2,157%, min. HUF 1 318, max. HUF 101 027	1,993%, min. HUF 1 218, max. HUF 93 317
On paper [5]Magnifica Banker, Electronic signature pad	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,471%, max HUF 65 673 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: HUF 392 + 1,499%, min. HUF 1 318, max. HUF 71 265	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: HUF 392 + 1,499%, min. HUF 1 318, max. HUF 71 265	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 1,495%, min. HUF 1 318 max. HUF 73 326	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 1,381%, min. HUF 1 218 max. HUF 67 730

Interbank instant transfer via GIRO[19]					
CIB Bank mobile app, CIB Bank Online	0,921%, max. HUF 90 289 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,717%, max. HUF 27 459 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,717%, max. HUF 27 459 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,905%, min. HUF 105, max. HUF 92 624	HUF 0
	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,278%, max. HUF 64 781 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,072%, max. HUF 1 644 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,072%, max. HUF 1 644 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,309%, min. HUF 105, max. HUF 66 807	
CIB TPP channel	0,921%, max. HUF 90 289 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,717%, max. HUF 27 459 (Promotion: until 31.12.2026: HUF 0 for the part of the	0,717% max. HUF 27 459 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,905%, min. HUF 105, max. HUF 92 624	HUF 0

		transaction not exceeding HUF 50.000)			
	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,278%, max. HUF 64 781 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,072%, max. HUF 1 644 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,072%, max. HUF 1 644 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	In the case of a HUF transfer to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,309%, min. HUF 105, max. HUF 66 807	

CIB24	0,1,047%, max. HUF 93 222 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	HUF 373 + 2,136%, min. HUF 1 266, max. HUF 95 631	HUF 373 + 2,136%, min. HUF 1 266, max. HUF 95 631	2,076%, min. HUF 1 266, max. HUF 97 609	1,918%, min. HUF 1 170, max. HUF 90 160
On paper[5], Magnifica Banker, Electronic signature pad	1,206%, max. HUF 96 454 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	HUF 373 + 2,218%, min. HUF 1 318, max. HUF 98 967	HUF 392 + 2,218%, min. HUF 1 318, max. HUF 98 967	2,157%, min. HUF 1 318, max. HUF 101 027	1,993%, min. HUF 1 218, max. HUF 93 317
Intra-bank transfers[19]					
CIB Bank mobile app, CIB Bank Online	0,901%, max. HUF 88 485 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,717%, max. HUF 27 459 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,717%, max. HUF 27 459 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,89%, min. HUF 102, max. HUF 90 756	HUF 0
CIB TPP channel	0,901%, max. HUF 88 485 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,717%, max. HUF 27 459 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,717%, max. HUF 27 459 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,89%, min. HUF 102, max. HUF 90 756	HUF 0

Intra-bank instant transfer[19]					
CIB Bank mobile app, CIB Bank Online	0,901%, max. HUF 88 485 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,717%, max. HUF 27 459 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,717%, max. HUF 27 459 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,89%, min. HUF 102, max. HUF 90 756	HUF 0
CIB TPP channel	0,901%, max. HUF 88 485 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,717%, max. HUF 27 459 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,717%, max. HUF 27 459 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,89%, min. HUF 102, max. HUF 90 756	HUF 0

Execution of a standing transfer order via GIRO[19]	0,869%, max. HUF 26 613 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50,000)	0,691%, max. HUF 26 953 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50,000)	0,691%, max. HUF 26 953 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50,000)	HUF 249	HUF 0
	Forint transfers to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,228%, max. HUF 1 103 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	Forint transfers to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,049%, max. HUF 1 138 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	Forint transfers to an account maintained with the Hungarian State Treasury for the purpose of distributing government securities: 0,049%, max. HUF 1 138 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)		
Execution of a standing transfer order within a bank[19]	0,869% max. HUF 26 613 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,691%, max. HUF 26 953 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	0,691%, max. HUF 26 953 (Promotion: until 31.12.2026: HUF 0 for the part of the transaction not exceeding HUF 50.000)	HUF 0	HUF 0
Fee to be charged in the event of a direct debit[19]	HUF 0	0,691%, max. HUF 26 953	0,691%, max. HUF 26 953	HUF 286 / transaction	HUF 0

Transfer between the Customer's own accounts with CIB Bank					
CIB Bank mobile app, CIB Bank Online	HUF 0				
CIB TPP channel	HUF 0				
CIB24	0,455%, max. HUF 21 926	HUF 392	HUF 392	HUF 392	HUF 363
On paper [5], Magnifica Banker, Electronic signature pad	0,590%, max. HUF 22 394 (Special offer: for Magnifica customers until 31.12.2026: HUF 0)	0,385%, min. HUF 612, max. HUF 22 775 (Special offer: for Magnifica customers until 31.12.2026: HUF 0)	0,385%, min. HUF 612, max. HUF 22 775 (Special offer: for Magnifica customers until 31.12.2026: HUF 0)	0,385%, min. HUF 612, max. HUF 22 775 (Special offer: for Magnifica customers until 31.12.2026: HUF 0)	0,356%, min. HUF 566, max. HUF 21 037

Submission of a direct debit order based on a letter of authorisation, an official transfer order and a former "2" reason for execution direct debit order (submission of a HUF direct debit order) in favour of the originator's bank account with CIB	HUF 0	HUF 2 728
Recording of incoming direct debit orders based on a letter of authorisation, official transfer orders and transfer orders, as well as the former "2" reason for execution direct debit orders	HUF 0	HUF 2 728
QVIK SERVICES		
Payment request service (qvik request)		
Immediate transfer based on a payment request (in-bank and out-of-bank)		
CIB Bank mobile app, CIB Bank Online	0,717%, maximum HUF 27 459 (the Bank does not charge the fee under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services)	
Prohibition of receiving payment requests (Paper-based, CIB 24**)**	HUF 763	
Lifting the ban on receiving payment requests (Paper-based, CIB24	HUF 763	
Initiate a payment request (in-bank and out-of-bank)		
CIB Bank mobile app, CIB Bank Online	HUF 80 / transaction	
Immediate transfers based on standardised data entry solutions		
QR code-based data entry solution for out-of-bank (qvik-QR)	0,717%, maximum HUF 27 459 (the Bank does not charge the fee under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services)	
NFC-based data entry solution for outside banking (qvik-NFC)		

Deep link based data entry solution for outside the bank (qvik- link)					
Withdraw cash from a bank branch cashier	HUF 0[6] / 2,873%, min. HUF 2 349 max. HUF 227 999	3,261%, min. HUF 2 349, max. HUF 235 520			3,013%, min. HUF 2 170, max. HUF 217 545
Electronic services					
CIB Internet-based Electronic Services (CIB Bank mobile application)	Registration fee HUF 0				
CIB Internet-based Electronic Services (CIB Bank Online)	Monthly fee HUF 0				

Type and annual fees of HUF debit cards based available for a given account

	CIB Basic account*	CIB ECO Bank account	CIB ECO Plus Bank Account	CIB Classic Private account	CIB Employee Benefits Package (XXL)
CIB Visa Inspire Electronic Debit Card	HUF 0	HUF 0 / HUF 7 060	HUF 0[8] / HUF 7 060	HUF 7 060	HUF 0
CIB Visa Inspire Embossed debit card	HUF 13 119	HUF 13 119	HUF 0[8] / HUF 13 119	HUF 13 119	HUF 0
CIB MasterCard Gold	HUF 38 062	HUF 38 062	HUF 0[8] / HUF 38 062	HUF 38 062	HUF 17 578
CIB Visa Inspire Platinum Bank card	HUF 48 718	HUF 48 718	HUF 48 718	HUF 48 718	HUF 22 500

Cash withdrawal by credit card from ATM [9*]

at your own ATM operated by CIB Bank Zrt.[20], and Cashback at point of sale	CIB Visa Inspire Electronic Debit Card	HUF 0[10] / HUF 2 017	HUF 2 017 [11]	HUF 1 127 [11]
	CIB Visa Inspire Embossed Debit Card			HUF 1 152
	CIB MasterCard Gold	HUF 0[10] / HUF 1 261	HUF 1 261 [11]	
	CIB Visa Inspire Platinum Bank card	HUF 0[10] / HUF 1 261	HUF 1 261 [11]	HUF 1 152 [11]
Domestically, not at an ATM of CIB Bank	CIB Visa Inspire Electronic Debit Card	HUF 0[10] / HUF 2 017	HUF 2 017 [11]	HUF 1 864 [11]

Zrt[20], and Cashback at point of sale	CIB Visa Inspire Embossed Debit Card				
	CIB MasterCard Gold	HUF 0[10] / HUF 1 644	HUF 1 644 [11]		HUF 1 519[11]
	CIB Visa Inspire Platinum Bank card	HUF 0[10] / HUF 1 644	HUF 1 644 [11]		HUF 1 519 [11]
Abroad, from ATMs of the ISP banking group[20]	CIB Visa Inspire Electronic Debit Card	HUF 0			HUF 0
	CIB Visa Inspire Embossed Debit Card				
	CIB MasterCard Gold	HUF 5 636 except at ATMs in an EEA country, where EUR is HUF 1 644	HUF 0[12] / HUF 5 636 except at ATMs in an EEA country, where EUR is HUF 1 644	HUF 5 636 except at ATMs in an EEA country, where EUR is HUF 1 644	HUF 0[12] / HUF 5 207 except at ATMs in an EEA country, where EUR is HUF 1 519
	CIB Visa Inspire Platinum Bank card	HUF 0			
Abroad, from other ATMs[20], and Cashback at point of sale (Cashback at point of sale is only for CIB Mastercard Gold Bankcard	CIB Visa Inspire Electronic Debit Card	HUF 5 636 except at ATMs in an EEA country, where EUR is HUF 2 017			HUF 5 207 except at ATMs in an EEA country, where EUR is HUF 1 864
	CIB Visa Inspire Embossed Debit Card				
	CIB MasterCard Gold	HUF 5 636 except at ATMs in an EEA country, where EUR is HUF 1 644	HUF 0[12] / HUF 5 636 except at ATMs in an EEA country, where EUR is HUF 1 644	HUF 5 636 except at ATMs in an EEA country, where EUR is HUF 1 644	HUF 5 207 except at ATMs in an EEA country, where EUR is HUF 1 519
	CIB Visa Inspire Platinum Bank card	HUF 5 636 Except: ATMs operating in EEC member countries where in case of EUR, HUF 1 644			

Our bank is a member of the OBA, so your deposits are insured in accordance with Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises.

***Terms of use of the CIB Basic Account:**

- A basic account is an account that provides basic services pursuant to *Government Decree No. 262/2016 (VIII.31.) on access to the basic account, the features of the basic account and the fees.* According to the Government Decree, the charge payable by the consumer for the following services may not exceed 0.5% of the gross monthly minimum wage applicable on the last day of the previous year: account management, the annual fee for a debit card for one month, , two cash withdrawals in HUF from ATMs in Hungary by means of a debit card, the total amount of which does not exceed HUF 300 000, or one cash withdrawal in HUF from a bank branch of the bank, the total amount of which does not exceed HUF 50 000, and four transfer orders, either on paper or electronically, the total amount of which, together with the transfers made ont he basis of regular transfer orders, does not exceed HUF 100 000A basic account can be opened by anyone who is legally resident in Hungary.

- A consumer may open a basic account if he does not have a payment account in HUF in Hungary and does not have control over such an account. If the consumer has a payment account in HUF in Hungary, he may open a basic account if he declares that the account has been terminated or his right of disposal terminated. The consumer must declare these in writing before opening a basic account.
- The basic account cannot be linked to a credit line. The basic account can only have one account holder.
- The conclusion of a framework contract for the management of a basic account may not be linked to the use of other financial services, ancillary financial services or to the acquisition of a membership interest in a credit institution, except in the case of a credit union**.**
- The consumer must terminate his HUF payment account which has not been terminated at the opening of the basic account but which is to be terminated, or his right of disposal over a HUF payment account which is to be terminated at the opening of the basic account, if for any reason the account has not been terminated at the expiry of the notice or the right of disposal has not been terminated on the day when the right of disposal should have been terminated, immediately after becoming aware of this.
- The consumer shall inform the credit institution holding his/her basic account if, after having concluded a framework contract for the management of a basic account, he/she has concluded a framework contract for the management of a payment account with another payment service provider in Hungary or has acquired the right to dispose of a payment account which allows him/her to use at least the basic services.
- The Bank may terminate the contract for the CIB Fund Account only in the following cases: (a) the consumer has intentionally used the basic account for unlawful purposes or not in accordance with the contract; (b) no payment has been made on the basic account for 24 consecutive months; (c) the consumer has provided the credit institution with misleading or false information regarding his/her entitlement to the basic account when concluding the framework contract for the management of the basic account; (d) the consumer is no longer entitled to reside legally in an EEA State, (e) the consumer, after the conclusion of the framework contract for the management of a basic account, has concluded a framework contract for the management of a payment account or has acquired the right to dispose of a payment account which allows the use of basic services in Hungary with another payment service provider; or (f) the account has been in deficit for at least 3 months and the consumer has not paid the debt when requested to do so by the credit institution. In the cases set out in points (a) and (c), the termination is immediate, in the other cases the period of notice is 2 months.

1. At least the amount of the net minimum wage in the month preceding the payment of the fee, or in case of using a CIB ECO ForYou Bank Account.
   If in the month preceding the debiting of the account management fee at least the amount of the current net minimum wage is credited to the bank account by transfer (transfers between own accounts, cash payments are not included), even in several instalments, the monthly account management fee is not debited, it is HUF 0.
   The Bank will check the receipt of credits on a monthly basis and, depending on the amount of credits received, debits or releases the corresponding fee in the following month. If you use a CIB ECO ForYou Bank Account, the monthly account management fee will not be charged during the period of the discount.
2. A credit of at least HUF 450,000 must be credited to the account in the month preceding the payment of the fee.
   If a credit of at least HUF 450,000 net is transferred to the bank account (transfers between own accounts, cash payments are not included), even in several instalments, in the month preceding the debiting of the account management fee, the monthly account management fee will not be debited, it is HUF 0. The Bank will check the receipt of credits on a monthly basis and will debit or waive the corresponding fee in the following month depending on the amount of the credit.
3. For account closure within six months of account opening: HUF 5 361, For account closure after six months of account opening: HUF 0
4. The bank switching fee will be charged during the bank account switching procedure set out in Government Decree 263/2016 (VIII.31.) on the switching of payment accounts, if the bank account covered by this list of conditions is closed. The bank switching fee is the fee incurred by the Bank as the former payment service provider in connection with the account switching procedure, which is payable in addition to the account closure fee for contracts concluded as of 01 January 2017.
5. CIB 5.10 In case of a Qualified Consumer Friendly Home Loan and CIB Home Start Interest Subsidised Loan the fee for the interbank transfer via GIRO and intra-bank transfer (the fee for transferring the loan amount to the seller, and in case of loan redemption to the bank providing the redeemed loan) is HUF 0. The sale of CIB 5 Minősített Fogyasztóbarát' Home Loan [Customer-friendly Home Loan], has been suspended as of 1 July 2023.
   In the case of CIB Baby Loan, the fee for the interbank transfer via GIRO and intra-bank transfer (the fee for transferring the loan to the bank providing the loan in connection with the loan redemption) is HUF 0 in all cases.
6. The Bank does not undertake to make large cash payments at a time not agreed in advance. Large cash withdrawals must be notified to the Bank in advance orally (by telephone, via CIB24/in person) or in writing, in accordance with the conditions set out in the retail conditions lists :
7. The first annual fee for CIB Visa Inspire Electronic, CIB Visa Inspire Embossed and CIB Mastercard Gold forint-based debit card is HUF 0.
8. For cash withdrawals from ATMs operating in Hungary but dispensing in a currency other than HUF, the Bank will charge the fee for foreign cash withdrawals from other ATMs.
9. In the case of a CIB Basic Account, HUF cash withdrawals from any domestic ATM for the first 2 times in a given month, the total amount of which does not exceed HUF 300,000 are free of charge. In the case of a declaration of the designation of a payment account for free cash withdrawal, the two free cash withdrawals under the declaration and the two free cash withdrawals under the basic service do not add up, in which case the number and the limit of free domestic ATM cash withdrawals in HUF provided under the basic service remain unchanged
10. HUF cash withdrawals from any domestic ATM for the first 2 times in a given month, the combined amount of which does not exceed HUF 300,000, are free of charge, provided that you provide a declaration (two free cash withdrawals) for the given account in accordance with Act LXXXV of 2009 on the provision of payment services.
11. The first 2 cash withdrawals of any type of debit card linked to a HUF or foreign currency account from ATMs of the Intesa Sanpaolo Banking Group abroad and/or from other ATMs abroad are free of charge. The following transactions are included in the discount: free cash withdrawals with VISA Inspire from ATMs of the Intesa Sanpaolo banking group abroad
12. If the Customer changes his/her existing bank account to a CIB Classic Private Account with a "JZH zero" monthly account management fee discount in addition to any CIB real estate secured loan to be concluded as of 21 March 2016, the account package change is free of charge.
13. The Business Customer may choose the CIB Classic Private Account with the "JZH zero" monthly account management fee discount (discount code: JZHNUL) for any CIB mortgage loan concluded as of 21 March 2016, provided that the Business Customer has a CIB mortgage loan as a debtor/tax partner with the Bank and the loan instalments are debited from the bank account opened by the Business Customer in his/her name and covered by this discount. The monthly account management fee of the CIB Classic Private Account with the "JZH zero" monthly account management fee discount is 100% of the current account management fee of the CIB Classic Private Account, so the monthly account management fee of the CIB Classic Private Account with the "JZH zero" discount is HUF 0. The Business Customer is entitled to the "JZH zero" account management fee discount as long as the CIB real estate secured loan agreement with the bank is in force, the Business Customer is listed in the Loan Agreement as debtor/borrower and/or the loan instalments are debited from the current bank account opened by the Business Customer in his/her name and covered by the discount. As of the day following the termination of the loan agreement and/or the Business Customer's status as debtor (debtor partner), and if the bank account opened by the Business Customer in his/her name and covered by this discount is no longer used for debiting the loan instalments, the "JZH zero" account management fee discount shall cease to apply as of the day following the termination of the loan agreement and the bank account shall be subject to the standard conditions of the CIB Classic Private Account as set out in the present list of conditions in force at the time. The bank will conclude a separate discount agreement with the customer for the use of the discount. The granting of the discount is subject to the conclusion of an agreement on the use of the "JZH zero" discount for the CIB Classic Private Account. The discount cannot be combined with other discounts related to the bank account.
14. If the Customer changes his/her existing bank account to a CIB Classic Private Account - with a "BAB zero" monthly account management fee discount - in addition to any CIB Baby Loan to be concluded from 01 July 2019, the account package change is free of charge.
15. The Business Customer may choose the CIB Classic Private Account with the "BAB zero" monthly account management fee discount (discount code: BABNUL) for any CIB Baby Loan taken out from 01 July 2019, provided that the Business Customer has a CIB Baby Loan as a debtor/debtor partner with the Bank and the bank account opened by the Business Customer in his/her name and covered by this discount is used as the place of debiting the loan instalments. The monthly account management fee of the CIB Classic Private Account with the "BAB zero" monthly account management fee discount. The Business Customer is entitled to the "BAB zero" account management fee discount as long as the CIB Baby

Loan agreement with the Bank is in force, the Business Customer is listed in the Loan Agreement as debtor/tax debtor and/or the place of debiting the loan instalments is the current bank account opened by the Business Customer in his/her name and covered by the discount.

As of the day following the termination of the loan agreement and/or the debtor (debtor partner) status of the Business Customer, and if the bank account opened by the Business Customer in his/her name and covered by this discount is no longer used for the debiting of loan instalments, the "BAB zero" account management fee discount will cease to apply as of the day following the termination of the loan agreement and the bank account will be subject to the standard conditions of the CIB Classic Private Account in force at the time, as set out in the present list of conditions. The bank will conclude a separate discount agreement with the customer for the use of the discount. The granting of the discount is subject to the conclusion of an agreement on the use of the "BAB zero" discount for the CIB Classic Private Account. The discount cannot be combined with other discounts related to the bank account, except for the "JZH zero" account management fee discount for the CIB Classic Private Account.

16. In case of using a CIB ECO FirstStep Bank Account, the monthly account management fee will not be charged during the period of the discount.
17. In case of using the CIB ECO Start Bank Account, the monthly account management fee will not be charged during the period of the discount.
18. Pursuant to Act CXVI of 2012 on Financial Transaction Levies (pursuant to Section 3(4) thereof), for customers who are not Hungarian (i.e., from another Member State or from another state) for tax purposes, the transaction fee rate specified below shall be reduced by 0.45% for fees specified "in %" and by 20% for the maximum amount specified below.000 HUF per transaction (50.63 EUR / 54.41 USD per transaction for transactions involving a foreign currency account), except for transactions with the Hungarian State Treasury.
19. Pursuant to Act CXVI of 2012 on Financial Transaction Fee, the Bank grants a discount of HUF 993 per transaction (EUR 1.85 / USD 2.4 per transaction in the case of transactions involving foreign currency debit cards) from the maximum amount of the indicated transaction fees for customers who are not Hungarian (i.e. from another Member State or another state) for tax purposes.
20. Clients who conclude any CIB Worker Loan contract on or after 1st January 2025 will be eligible to choose the CIB Classic Private Account with a “JOBNUL discount” monthly account management fee discount (discount code: JOBNUL), if they are named as the borrower/co-borrower in the contract for a CIB Worker Loan at the bank, and the account from which the repayment instalments for the loan are debited is a bank account opened in the name of the Client and eligible for this discount. CIB Classic Private Account monthly account management fee with “JOBNUL discount” monthly account management fee discount: The discount is 100% of the prevailing monthly account management for the CIB Classic Private Account, so the CIB Classic Private Account monthly account management fee with the ““JOBNUL discount”” discount is: HUF 0. The Client is entitled to the ““JOBNUL discount” account management fee discount for as long as the CIB Worker Loan contract with the bank is in effect, the customer is named as the borrower/co-borrower in the loan contract, and/or the account for debiting the repayment instalments of the loan is a bank account opened in the name of the Client and eligible for this discount. With effect from the day after termination of the loan contract and/or the Client’s borrower (co-borrower) status, or if the account from which the repayment instalments of the loan are debited is no longer a bank account opened in the name of the Client and eligible for this discount, then with effect from the day after its closure, the ““JOBNUL discount”” account management fee discount will be terminated and the prevailing standard terms and conditions for the CIB Classic Private Account, set out in this list of conditions, will apply in respect of the bank account. The Bank concludes a separate discount agreement with customers for the use of the discount. A prerequisite for provision of the discount is the conclusion of an agreement on the use of the “JOBNUL discount” discount for the CIB Classic Private Account. The discount may not be combined with any other discounts related to bank accounts – except the "JZH nullás" account management fee discount and / or “BAB nullás” monthly account management fee discount for CIB Classic Private Account.
21. If a Client decides to change their existing bank account to the CIB Classic Private Account – with the “JOBNUL discount” monthly account management fee discount – having concluded a CIB Worker Loan contract on or after 1st January 2025, then the change of account will be free of charge.
22. From 01.May .2025, the account management fee of the Fund Account is HUF 0 until the annual consumer price index falls below 4% for three consecutive months, but no later than 30.June.2026-

I have received a copy of the Information Notice:	
DATE:	
NAME:	
SIGNATURE:	

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