

EFFECTIVE FROM: 01. JANUARY 2021

01. MAY. 2021

LIST OF CONDITIONS

FOR BUSINESSES AND OTHER ORGANISATIONS, SOLE TRADERS AND FREELANCE LAWYERS

	CIB Base Business Account PLUS¹ THE BANK STOPPED SELLING THIS PRODUCT AS FROM 4 AUGUST 2018.	CIB Partner Business Account PLUS¹ THE BANK STOPPED SELLING THIS PRODUCT AS FROM 1 AUGUST 2013.	CIB Micro Business Account PLUS¹ THE BANK STOPPED SELLING THIS PRODUCT AS FROM 4 AUGUST 2018. (EXCEPT FOR SOLE TRADERS AND TRADITIONAL SMALL-SCALE PRODUCER) ¹⁴
Account opening fee (upon the opening of a new account)	HUF 2 648 HUF 2 735	662 HUF HUF 683	HUF 0
Account-package switch fee (charged when switching to this type of account from another type of account)	HUF 2 648 HUF 2 735	HUF 0	HUF 0
Opening balance	none	none	none
Minimum bank debit turnover requirement	none	none	none
HUF account management fee (not charged in the first part-month)	monthly HUF 544 / customer monthly HUF 561 / customer	HUF 1 858 HUF 1 919	monthly HUF 4 023 / customer monthly HUF 4 155 / customer
FCY account management fee - conventional account management - electronic account service ² (not charged in the first part-month)	HUF 0	HUF 1 255 HUF 1 296	monthly HUF 2 138 / account ³ monthly HUF 2 208 / account³
Lawyer's escrow account (Deposit safekeeping account)⁹			
Account opening fee	HUF 0	may not be applied for ¹	HUF 0
Account management fee (HUF and FCY)	HUF 316 / account / month HUF 326 / account / month	may not be applied for ¹	HUF 316 / account / month HUF 326 / account / month

Transaction Fee	0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount of HUF ☒ (Action: HUF 0 until 31st of December 2021 in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)
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☒ **The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.**

The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.

HUF DOMESTIC TRANSFER			
Bank-to-bank HUF transfer via GIRO			
In paper format*, Electronic Signature Pad*	5,10 ‰ min. HUF 1 035 5,26 ‰ min. HUF 1 069	6,48 ‰ min. HUF 1 035 6,69 ‰ min. HUF 1 069	6,48 ‰ min. HUF 1 035 6,69 ‰ min. HUF 1 069
CIB24*	5,10 ‰ min. HUF 1 035 5,26 ‰ min. HUF 1 069	6,48 ‰ min. HUF 1 035 6,69 ‰ min. HUF 1 069	6,48 ‰ min. HUF 1 035 6,69 ‰ min. HUF 1 069
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application*, CIB Bank Online*	2,89 ‰ min. HUF 457 2,98 ‰ min. HUF 472	3,2 ‰ min. HUF 386 3,30 ‰ min. HUF 398	2,31 ‰ min. HUF 386 2,38 ‰ min. HUF 398
CIB Business Online*	2,89 ‰ min. HUF 457 2,98 ‰ min. HUF 472	3,2 ‰ min. HUF 386 3,30 ‰ min. HUF 398	2,31 ‰ min. HUF 386 2,38 ‰ min. HUF 398
CIB TPP channel*	2,89 ‰ min. HUF 457 2,98 ‰ min. HUF 472	3,2 ‰ min. HUF 386 3,30 ‰ min. HUF 398	2,31 ‰ min. HUF 386 2,38 ‰ min. HUF 398
Bank-to-bank HUF instant transfer via GIRO			
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application*, CIB Bank Online*	2,89 ‰ min. HUF 457 2,98 ‰ min. HUF 472	3,2 ‰ min. HUF 386 3,30 ‰ min. HUF 398	2,31 ‰ min. HUF 386 2,38 ‰ min. HUF 398
CIB Business Online*	2,89 ‰ min. HUF 457 2,98 ‰ min. HUF 472	3,2 ‰ min. HUF 386 3,30 ‰ min. HUF 398	2,31 ‰ min. HUF 386 2,38 ‰ min. HUF 398
CIB TPP channel*	2,89 ‰ min. HUF 457 2,98 ‰ min. HUF 472	3,2 ‰ min. HUF 386 3,30 ‰ min. HUF 398	2,31 ‰ min. HUF 386 2,38 ‰ min. HUF 398
Cancellation (including recall)/amendment of bank-to-bank GIRO HUF transfer order	HUF 636 / order HUF 656 / order	HUF 636 / order HUF 656 / order	HUF 636 / order HUF 656 / order
Bank-to-bank HUF transfer via real time gross settlement (RTGS) system			
In paper format*, Electronic Signature Pad*, CIB 24*, BT*, CIB Business Terminal*	0,66% min HUF 13 241max. HUF 132 423 0,681% min HUF 13 677 max. HUF 136 792	0,66% min HUF 13 241max. HUF 132 423 0,681% min HUF 13 677 max. HUF 136 792	0,66% min HUF 13 241max. HUF 132 423 0,681% min HUF 13 677 max. HUF 136 792
CIB Business Online*	0,66% min HUF 13 241max. HUF 132 423	0,66% min HUF 13 241max. HUF 132 423 0,681% min HUF 13 677 max. HUF 136 792	0,66% min HUF 13 241max. HUF 132 423 0,681% min HUF 13 677 max. HUF 136 792

	0,681% min HUF 13 677 max. HUF 136 792		
CIB TPP channel*	0,66% min HUF 13 241max. HUF 132 423 0,681% min HUF 13 677 max. HUF 136 792	0,66% min HUF 13 241max. HUF 132 423 0,681% min HUF 13 677 max. HUF 136 792	0,66% min HUF 13 241max. HUF 132 423 0,681% min HUF 13 677 max. HUF 136 792
Execution of an incoming collection order based on an authorization letter, official transfer order or a collection order formerly with the purpose code "2", on the grounds of Foreclosure			
By intra-bank transfer* ⁸	1,97‰ min. HUF 329 2,03‰ min. HUF 339	1,78 ‰ min. HUF 197 1,83‰ min. HUF 203	1,71 ‰ min. HUF 197 1,76‰ min. HUF 203
By transfer via GIRO* ⁸	2,23 ‰ min. HUF 329 2,30‰ min. HUF 339	1,78 ‰ min. HUF 197 1,83‰ min. HUF 203	1,97 ‰ min. HUF 263 2,03‰ min. HUF 203
Intra-bank HUF transfer			
In paper format*, Electronic Signature Pad*	6,48 ‰ min. HUF 905 6,69‰ min. HUF 934	6,48 ‰ min. HUF 905 6,69 ‰ min. HUF 934	6,48 ‰ min. HUF 905 6,69 ‰ min. HUF 934
CIB24*	6,48 ‰ min. HUF 905 6,69‰ min. HUF 934	6,48 ‰ min. HUF 905 6,69 ‰ min. HUF 934	6,48 ‰ min. HUF 905 6,69 ‰ min. HUF 934
CIB Internet Bank*, BT*, CIB Business Terminal* CIB Bank mobile application*, CIB Bank Online *	2,11 ‰ min. HUF 447 2,17‰ min. HUF 461	1,92 ‰ min. HUF 451 1,98 ‰ min. HUF 465	1,40 ‰ min. HUF 382 1,44 ‰ min. HUF 394
CIB Business Online*	2,11 ‰ min. HUF 447 2,17‰ min. HUF 461	1,92 ‰ min. HUF 451 1,98 ‰ min. HUF 465	1,40 ‰ min. HUF 382 1,44 ‰ min. HUF 394
CIB TPP channel*	2,11 ‰ min. HUF 447 2,17‰ min. HUF 461	1,92 ‰ min. HUF 451 1,98 ‰ min. HUF 465	1,40 ‰ min. HUF 382 1,44 ‰ min. HUF 394
Intra-bank instant HUF transfer			
CIB Internet Bank*, BT*, CIB Business Terminal* CIB Bank mobile application*, CIB Bank Online *	2,11 ‰ min. HUF 447 2,17‰ min. HUF 461	1,92 ‰ min. HUF 451 1,98 ‰ min. HUF 465	1,40 ‰ min. HUF 382 1,44 ‰ min. HUF 394
CIB Business Online*	2,11 ‰ min. HUF 447 2,17‰ min. HUF 461	1,92 ‰ min. HUF 451 1,98 ‰ min. HUF 465	1,40 ‰ min. HUF 382 1,44 ‰ min. HUF 394
CIB TPP channel*	2,11 ‰ min. HUF 447 2,17‰ min. HUF 461	1,92 ‰ min. HUF 451 1,98 ‰ min. HUF 465	1,40 ‰ min. HUF 382 1,44 ‰ min. HUF 394
Transfer between client's own accounts kept at the Bank	HUF 0	HUF 0	HUF 0
Multiple HUF transfer (may only be given via electronic channels: Business Terminal, TPP, CIB Business Online)			
In the case of bank-to-bank (GIRO)*	2,82 ‰ min. HUF 445 2,91 ‰ min. HUF 459	3,14‰ min. HUF 376 3,24 ‰ min. HUF 388	2,25 ‰ min. HUF 376 2,32 ‰ min. HUF 388
In the case of intra-bank transfer*	2,00 ‰ min. HUF 230 2,06 ‰ min. HUF 237	2,00‰ min. HUF 230 2,06 ‰ min. HUF 237	2,00 ‰ min. HUF 230 2,06 ‰ min. HUF 237
Recording and modification of HUF standing order			

In paper format, Electronic Signature Pad CIB24	HUF 713 / order HUF 736 / order	HUF 713/ order HUF 736 / order	HUF 713/ order HUF 736 / order
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁰	HUF 0	HUF 0	HUF 0
CIB TPP channel	HUF 0	HUF 0	HUF 0
Each execution of a HUF standing order			
Via GIRO*	2,89 ‰ min. HUF 457 2,98 ‰ min. HUF 472	3,22 ‰ min. HUF 386 3,32 ‰ min. HUF 398	2,31 ‰ min. HUF 386 2,38 ‰ min. HUF 398
Intra-bank* ⁸	2,11 ‰ min. HUF 447 2,17 ‰ min. HUF 461	2,78 ‰ min. HUF 312 2,87 ‰ min. HUF 322	1,84 ‰ min. HUF 296 1,90 ‰ min. HUF 305
Between client's own accounts kept at the Bank ⁸	HUF 0	HUF 0	HUF 0
Fee charged in the case of fulfilment of a multiple (direct debt) collection order if the paying party's account is kept at the Bank			
For companies* ⁸	HUF 67 / item HUF 69 / item	HUF 135 / item HUF 139 / item	HUF 135 / item HUF 139 / item
For sole traders* ⁸	HUF 95 / item HUF 98 / item	HUF 135 / item HUF 139 / item	HUF 135 / item HUF 139 / item
Conditional transfer ^{4, 8} mobile phone prepaid-card top-up	HUF 0	HUF 0	HUF 0
Minimum turnover commission for HUF accounts ⁸ (No such commission in the case of a lawyer's escrow account)	HUF 0	HUF 2 117 / customer HUF 2 186 / customer	HUF 0
Notice on limit breach ^{3,8}	HUF 131 / transaction HUF 135 / transaction	HUF 131 / transaction HUF 135 / transaction	HUF 131 / transaction HUF 135 / transaction
Submission of a collection order based on an incoming authorization letter, official transfer order or a collection order formerly with the purpose code "2", on the grounds of Foreclosure ^{4,8}	HUF 662 HUF 683	HUF 662 HUF 683	HUF 662 HUF 683

“Díjnet” bill payment (domestic HUF transfer) – via the, CIB Bank mobile application, CIB Bank Online	HUF 0	HUF 0	HUF 0
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FCY TRANSFER, HUF TRANSFER ABROAD, SEPA TRANSFER

Bank-to-bank FCY transfer

From 1th November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.

In paper format*, Electronic Signature* Pad CIB24*	6,17 ‰ min. USD 46,95 6,37 ‰ min. USD 48,49	6,17 ‰ min. USD 55,81 6,37 ‰ min. USD 57,65	6,17 ‰ min. USD 46,95 6,37 ‰ min. USD 48,49
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application*, CIB Bank Online *10	3,69 ‰ min. USD 40,23 3,81 ‰ min. USD 41,55	2,72 ‰ min. USD 55,81 2,80 ‰ min. USD 57,65	2,45 ‰ min. USD 26,82 2,53 ‰ min. USD 27,70
CIB Business Online*	3,69 ‰ min. USD 40,23 3,81 ‰ min. USD 41,55	2,72 ‰ min. USD 55,81 2,80 ‰ min. USD 57,65	2,45 ‰ min. USD 26,82 2,53 ‰ min. USD 27,70
CIB TPP channel*	3,69 ‰ min. USD 40,23 3,81 ‰ min. USD 41,55	2,72 ‰ min. USD 55,81 2,80 ‰ min. USD 57,65	2,45 ‰ min. USD 26,82 2,53 ‰ min. USD 27,70

SEPA transfer, other EUR transfer within EEA (Target)

From 1th November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.

SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)

In paper format*, Electronic Signature Pad *	5,10 ‰ min. HUF 1 035 5,26 ‰ min. HUF 1 069	6,48 ‰ min. HUF 1 035 6,69 ‰ min. HUF 1 069	6,48 ‰ min. HUF 1 035 6,69 ‰ min. HUF 1 069
CIB24*	5,10 ‰ min. HUF 1 035 5,26 ‰ min. HUF 1 069	6,48 ‰ min. HUF 1 035 6,69 ‰ min. HUF 1 069	6,48 ‰ min. HUF 1 035 6,69 ‰ min. HUF 1 069
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application ^{11*} , CIB Bank Online ^{11*}	2,89 ‰ min. HUF 457 2,98 ‰ min. HUF 472	3,2 ‰ min. HUF 386 3,30 ‰ min. HUF 398	2,31 ‰ min. HUF 386 2,38 ‰ min. HUF 398
CIB Business Online*	2,89 ‰ min. HUF 457 2,98 ‰ min. HUF 472	3,2 ‰ min. HUF 386 3,30 ‰ min. HUF 398	2,31 ‰ min. HUF 386 2,38 ‰ min. HUF 398
CIB TPP channel*	2,89 ‰ min. HUF 457 2,98 ‰ min. HUF 472	3,2 ‰ min. HUF 386 3,30 ‰ min. HUF 398	2,31 ‰ min. HUF 386 2,38 ‰ min. HUF 398

Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)

In paper format*, Electronic Signature Pad* CIB24*	6,17 ‰ min. EUR 43,46 6,37 ‰ min. EUR 44,89	6,17 ‰ min. EUR 50,01 6,37 ‰ min. EUR 51,66	6,17 ‰ min. EUR 43,46 6,37 ‰ min. EUR 44,89
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application ^{12*} , CIB Bank Online ^{11*}	2,66 ‰ min. EUR 24,40 2,74 ‰ min. EUR 25,20	2,72 ‰ min. EUR 50,01 2,80 ‰ min. EUR 51,66	2,45 ‰ min. EUR 24,82 2,53 ‰ min. EUR 25,63
CIB Business Online*	2,66 ‰ min. EUR 24,40 2,74 ‰ min. EUR 25,20	2,72 ‰ min. EUR 50,01 2,80 ‰ min. EUR 51,66	2,45 ‰ min. EUR 24,82 2,53 ‰ min. EUR 25,63
CIB TPP channel*	2,66 ‰ min. EUR 24,40 2,74 ‰ min. EUR 25,20	2,72 ‰ min. EUR 50,01 2,80 ‰ min. EUR 51,66	2,45 ‰ min. EUR 24,82 2,53 ‰ min. EUR 25,63
HUF transfer abroad			
From 1th November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.			
In paper format*, Electronic Signature Pad* CIB24*	6,48 ‰ min. USD 49,30 6,69 ‰ min. USD 50,92	6,48 ‰ min. USD 58,60 6,69 ‰ min. USD 60,53	6,48 ‰ min. HUF 14 089 max. HUF 226 916 6,69 ‰ min. HUF 14 553 max. HUF 234 404
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application*, CIB Bank Online * ¹⁰	3,86 ‰ min. USD 42,23 3,98 ‰ min. USD 43,62	2,86 ‰ min. USD 58,60 2,95 ‰ min. USD 60,53	2,58 ‰ min. HUF 8 047 max. HUF 226 916 2,66 ‰ min. HUF 8 312 max. HUF 234 404
CIB Business Online*	3,86 ‰ min. USD 42,23 3,98 ‰ min. USD 43,62	2,86 ‰ min. USD 58,60 2,95 ‰ min. USD 60,53	2,58 ‰ min. HUF 8 047 max. HUF 226 916 2,66 ‰ min. HUF 8 312 max. HUF 234 404
CIB TPP channel*	3,86 ‰ min. USD 42,23 3,98 ‰ min. USD 43,62	2,86 ‰ min. USD 58,60 2,95 ‰ min. USD 60,53	2,58 ‰ min. HUF 8 047 max. HUF 226 916 2,66 ‰ min. HUF 8 312 max. HUF 234 404
Intra-bank FCY transfer			
In paper forma*t, Electronic Signature Pad* CIB24*	6,17 ‰ min. USD 26,82 6,37 ‰ min. USD 27,70	6,17 ‰ min. USD 49,00 6,37 ‰ min. USD 27,70	6,17 ‰ min. USD 26,82 6,37 ‰ min. USD 27,70
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application*, CIB Bank Online * ¹⁰	USD 20,41 USD 21,08	2,35 ‰ min. USD 49,00 2,42 ‰ min. USD 50,61	USD 6,7 USD 6,92
CIB Business Online*	USD 20,41 USD 21,08	2,35 ‰ min. USD 49,00 2,42 ‰ min. USD 50,61	USD 6,7 USD 6,92
CIB TPP channel*	USD 20,41 USD 21,08	2,35 ‰ min. USD 49,00 2,42 ‰ min. USD 50,61	USD 6,7 USD 6,92

FCY transfer between client's own accounts kept at the Bank	HUF 0	HUF 0	HUF 0
Minimum turnover commission for FCY accounts (No such commission in the case of a lawyer's escrow account)	HUF 0	HUF 0	HUF 0
Clarification, amendment or withdrawal of HUF or FCY transfer orders abroad that are already being processed			
In the case of companies	HUF 636/ order HUF 656/ order	HUF 636/ order HUF 656/ order	HUF 636/ order HUF 656/ order
In the case of sole traders	HUF 636/ order HUF 656/ order	HUF 636/ order HUF 656/ order	HUF 636/ order HUF 656/ order
Crediting of incoming FCY items			
If the charges are borne by the beneficiary including incoming SEPA credit transfers	0,94 ‰ min. USD 8,02 max. USD 213,72 0,94 ‰ min. USD 6,09 max. USD 191,56 0,97 ‰ min. USD 8,28 max. USD 220,77 0,97 ‰ min. EUR 6,29 max. EUR 197,88	0,94 ‰ min. USD 8,02 max. USD 213,72 0,94 ‰ min. USD 6,09 max. USD 191,56 0,97 ‰ min. USD 8,28 max. USD 220,77 0,97 ‰ min. EUR 6,29 max. EUR 197,88	0,94 ‰ min. USD 8,02 max. USD 213,72 0,94 ‰ min. USD 6,09 max. USD 191,56 0,97 ‰ min. USD 8,28 max. USD 220,77 0,97 ‰ min. EUR 6,29 max. EUR 197,88
If the charges are borne by the payer	0,94 ‰ min. USD 8,02 max. USD 213,72 0,97 ‰ min. USD 8,28 max. USD 220,77	0,94 ‰ min. USD 8,02 max. USD 213,72 0,97 ‰ min. USD 8,28 max. USD 220,77	0,94 ‰ min. USD 8,02 max. USD 213,72 0,97 ‰ min. USD 8,28 max. USD 220,77
If the charges are borne by the payer, and the payer and the beneficiary are the same business association	0,94 ‰ min. USD 8,02 max. USD 213,72 0,97 ‰ min. USD 8,28 max. USD 220,77	0,94 ‰ min. USD 8,02 max. USD 213,72 0,97 ‰ min. USD 8,28 max. USD 220,77	0,94 ‰ min. USD 8,02 max. USD 213,72 0,97 ‰ min. USD 8,28 max. USD 220,77
Crediting of intra-bank FCY transfer	HUF 0	HUF 0	HUF 0
If the payer does not specify an IBAN/GIRO-format account number as the beneficiary account number, the Bank will charge the related cost to the payer, which is USD 10 / GBP 6 / CHF 10 / EUR 7 depending on the currency of the given transfer.			

Surcharge for FCY transfer or FCY book transfer orders received via Electronic Services and requiring manual processing	USD 13,23 USD 13,66	USD 13,23 USD 13,66	USD 13,23 USD 13,66
COMMISSIONS ON CASH-DESK TRANSACTIONS			
Cash deposit			
In HUF to a HUF account	1,40‰ min HUF 373 1,44‰ min HUF 385	1,40‰ min HUF 373 1,44‰ min HUF 385	1,40‰ min HUF 373 1,44‰ min HUF 385
In HUF to an FCY account ⁸	1,40‰ min HUF 373 1,44‰ min HUF 385	1,40‰ min HUF 373 1,44‰ min HUF 385	1,40‰ min HUF 373 1,44‰ min HUF 385
In FCY (banknotes only) to an FCY account of the same currency	0,42 % 0,433 %	0,42 % 0,433 %	0,42 % 0,433 %
In FCY (banknotes only) to another account	0,42 % 0,433 %	0,42 % 0,433 %	0,42 % 0,433 %
Cash withdrawal			
In HUF from a HUF account*	7,77 ‰ min. HUF 905 8,02‰ min. HUF 934	5,17‰ min. HUF 905 5,34‰ min. HUF 934	5,17‰ min. HUF 905 5,34‰ min. HUF 934
In HUF from an FCY account* ⁸	7,77 ‰ min. HUF 905 8,02‰ min. HUF 934	14,26 ‰ min. HUF 905 14,73‰ min. HUF 934	14,26 ‰ min. HUF 905 14,73‰ min. HUF 934
In FCY from an FCY account (of the same currency)*	1,42 % min. HUF 905 1,466 % min. HUF 934	1,42 % min. HUF 905 1,466 % min. HUF 934	1,42 % min. HUF 905 1,466 % min. HUF 934
In FCY from another account* ⁸	1,42 % min. HUF 905 1,466 % min. HUF 934	1,42 % min. HUF 905 1,466 % min. HUF 934	1,42 % min. HUF 905 1,466 % min. HUF 934
Coin deposit (HUF only)	4,28% 4,421%	4,28% 4,421%	4,28% 4,421%
Coin withdrawal (HUF only)*	4,28% 4,421%	4,28% 4,421%	4,28% 4,421%
ELECTRONIC BANKING SERVICES			
BT, CIB Business Terminal (CIB Business Terminal service may not be applied for from 1 March 2010)			
Delivery of installation package, allocation to existing endpoint in the case of BT	HUF 0	HUF 0	HUF 0

Fee for BT installation on additional PCs and/or training, charged per computer in the case of the CIB Business Terminal	HUF 5 927 HUF 6 122	HUF 5 927 HUF 6 122	HUF 5 927 HUF 6 122
CIB Internet-based Electronic Services⁶ (CIB Internet Bank, CIB Bank Online)			
Registration fee ⁵ /only payable upon first application for service/	HUF 2 963 HUF 3 060	HUF 2 963 HUF 3 060	HUF 0
Monthly fee for security SMS messages	HUF 58 / month / user HUF 59 / month / user	free of charge	HUF 58 / month / user HUF 59 / month / user
Monthly fee for Token use			
In the case of companies	HUF 0	HUF 236 / month / user HUF 243 / month / user	HUF 236 / month / user HUF 243 / month / user
In the case of sole traders	HUF 0	HUF 58 / month / user HUF 59 / month / user	HUF 58 / month / user HUF 59 / month / user
Monthly fee for Easy Token use (<i>The Easy Token will be withdrawn from sales from February 15th 2019.</i>)			
In the case of companies	HUF 0	HUF 236 / month / user HUF 243 / month / user	HUF 236 / month / user HUF 243 / month / user
In the case of sole traders	HUF 0	HUF 58 / month / user HUF 59 / month / user	HUF 58 / month / user HUF 59 / month / user
Monthly fee for CIB mobilToken use			
In the case of companies	HUF 0	HUF 58 / month / user HUF 59 / month / user	HUF 58 / month / user HUF 59 / month / user
In the case of sole traders	HUF 0	HUF 58 / month / user HUF 59 / month / user	HUF 58 / month / user HUF 59 / month / user
CIB Hard Token			
Monthly fee for CIB Hard Token use	HUF 309 /month/user HUF 319 /month/user	HUF 309 /month/user HUF 319 /month/user	HUF 309 /month/user HUF 319 /month/user
Fee for CIB Hard Token request	HUF 1 549 HUF 1 600	HUF 1 549 HUF 1 600	HUF 1 549 HUF 1 600
Fee for CIB Hard Token replacement	HUF 2 918 HUF 3 014	HUF 2 918 HUF 3 014	HUF 2 918 HUF 3 014
CIB Internet-based Electronic Services (CIB Bank mobile application)			
Registration fee ⁹ /payable upon application for service/	HUF 2 963 HUF 3 060	HUF 2 963 HUF 3 060	HUF 2 963 HUF 3 060
Monthly fee	HUF 214 / user HUF 221 / user	HUF 214 / user HUF 221 / user	HUF 214 / user HUF 221 / user

	Special offer: HUF 0 until 31.12.2021	Special offer: HUF 0 until 31.12.2021	Special offer: HUF 0 until 31.12.2021
CIB Business Online			
Registration fee (payable upon application for service) In the case of the discount the fee is 0 HUF until 2021.06.01.	HUF 20 163 / client HUF 20 828 / client		
CIB Business Online monthly fee In the case of the discount the fee is 0 HUF until 2021.06.01.	HUF 5 170 / client HUF 5 340 / client		
Self administration fee	HUF 0		
Modification fee (except for modifications executed in self administration and activities recorded in the status modification data sheet related to a user, where the banks does not charge the fee)	HUF 1 240 / occasion / user HUF 1 280 / occasion / user		
CIB Business Online training and local support fee	HUF 41 360 / occasion HUF 42 724 / occasion		
CIB ViCA use fee If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 102 / month / user HUF 105 / month / user (Special offer: HUF 0 until 01st June, 2021)		
Fee for CIB ViCA request	HUF 0		
CIB Hard Token			
Monthly fee for CIB Hard Token use	HUF 309 / month / user HUF 319 / month / user		
Fee for CIB Hard Token request	HUF 1 549 HUF 1 600		
Fee for CIB Hard Token replacement	HUF 2 918 HUF 3 014		
Account monitoring system			
Monthly subscription fee – in the case of sole traders	HUF 247 / month HUF 255 / month	HUF 247 / month HUF 255 / month	HUF 247 / month HUF 255 / month
SMS messages on debits and credits	HUF 21 / message	HUF 21 / message	HUF 21 / message

that have taken place on the bank account – in the case of sole traders			
Card monitoring system			
Monthly subscription fee – in the case of sole traders	HUF 61 / month HUF 63 / month	HUF 61 / month HUF 63 / month	HUF 61 / month HUF 63 / month
SMS messages on transactions made with a CIB bank card – in the case of sole traders	HUF 21 / message	HUF 21 / message	HUF 21 / message
STATEMENTS AND CERTIFICATES			
In relation to a deposit safekeeping account, in the case of law offices			
Certificate of deposit or other certificate	HUF 592 / calculation HUF 611 / calculation	-	HUF 592 / calculation HUF 611 / calculation
Calculation of interest, upon request	HUF 592 / calculation HUF 611 / calculation	-	HUF 592 / calculation HUF 611 / calculation
INSTANT-ACCESS INTEREST RATES			
On a HUF account	As per the Interest Rate Notice of HUF Interest Rates for companies ¹²	As per the Interest Rate Notice of HUF Interest Rates for companies ¹²	As per the Interest Rate Notice of HUF Interest Rates for companies ¹²
On an FCY account	As per the Interest Rate Notice of FCY Interest Rates ¹²	As per the Interest Rate Notice of FCY Interest Rates ¹²	As per the Interest Rate Notice of FCY Interest Rates ¹²
On a HUF deposit safekeeping account, in the case of incorporated legal partnerships	65% of the interest on a 1-month CIB Classic deposit.	-	65% of the interest on a 1-month CIB Classic deposit.
On a HUF deposit safekeeping account, in the case of freelance lawyers	80% of the interest rate associated with the lowest amount-band of the Classic 1-month deposit	-	80% of the interest rate associated with the lowest amount-band of the Classic 1-month deposit
On a deposit safekeeping account, FCY	As per the Interest Rate Notice of FCY Interest Rates ¹²	-	As per the Interest Rate Notice of FCY Interest Rates ¹²
Unauthorized overdraft interest on a HUF account	21,99% p.a.	21,99% p.a.	21,99% p.a.

Unauthorized overdraft interest on an FCY account	one-week LIBOR + 6%	one-week LIBOR + 6%	one-week LIBOR + 6%
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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.

1. As from 1 August 2014, the CIB Base Business Account PLUS and CIB Micro Business Account PLUS accounts are also available for freelance lawyers and law offices operating as incorporated partnerships.
2. Applies to the use of the CIB Internet Bank or CIB Business Terminal.
3. Only in the case of sole trader clients.
4. Products: T-Mobile DOMINO top-up card, vendor: Magyar Telekom Nyrt., Praktikum top-up card, vendor: Telenor Magyarország Zrt.; VitaMAX top-up card, vendor: Vodafone Magyarország Zrt. Mobile phone prepaid-card top-up is available via CIB24, CIB Internet Bank, CIB Bank Mobile Application and CIB Bank Online service.
Until 31 December 2018 the registration fee is HUF 0.
5. Use of the password generator is obligatory.
6. The fees for the Easy Token and the CIB mobilToken are applicable to contracts/contract amendments relating to the use of CIB Internet based Electronic Services that were concluded after 8 August 2013.
7. Not possible on a lawyer's escrow account (deposit safekeeping account).
8. The lawyer's escrow account (deposit safekeeping account) is subject to the terms and conditions of either the Client's CIB Base Business Account PLUS, or CIB Micro Business Account PLUS bank account. Disbursement from the deposit safekeeping account is only possible in the currency of the account. All costs associated with the lawyer's escrow account are charged on the current account. Disbursement from the deposit safekeeping account is only possible in the currency of the account.
9. Until 31 December 2021 the registration fee of the CIB Bank mobile application is HUF 0.
10. Service is not yet available in CIB Bank mobile application and in CIB Bank Online. After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31 December 2021. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.
11. After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31 December 2021. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.
12. Published on www.cib.hu
13. The Bank stopped selling this product as from 4 August 2018 the Bank selling this product exclusively for the sole traders and traditional small-scale producers, whose not classified by the Bank in the small businesses segment.

Sole trader and freelance lawyer customers that have any one of the bank account packages specified in this list of conditions shall be subject exclusively to the terms and conditions set forth in the "CIB Bankcards PLUS List of Conditions for Sole Traders and Freelance Lawyers" in respect of the services included therein.

The extent of commissions, fees and costs not specified in this list of conditions, as well as the other relevant terms and conditions (e.g. definition of the term "Transaction Fee", specification of other fees) are contained in the latest effective "General List of Conditions for Businesses, Other Organisations and Sole Traders – CIB Bank Account PLUS".