

**CIB ELECTRONIC BUSINESS ACCOUNT keeping package
LIST OF CONDITIONS***
BUSINESS AND OTHER ASSOCIATIONS¹
Sales of this product will be discontinued from 01 January 2013!

Account opening	0
Account keeping fee	HUF 7 376 6913 / month / client
DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO	
Paper-based service, Electronic Signature Pad	12,98 12,17 ‰, min. 924 866 HUF
CIB 24	14,22 13,33 ‰, min. 914 857 HUF
Via Electronic Service	7,06 6,62 ‰, min. 417 394 HUF
CIB Business Online	7,06 6,62 ‰, min. 417 394 HUF
CIB TPP channel	7,06 6,62 ‰, min. 417 394 HUF
♦ Bank-to-bank HUF instant transfer via GIRO	
Via Electronic Service*	7,06 6,62 ‰, min. 417 394 HUF
CIB Business Online	7,06 6,62 ‰, min. 417 394 HUF
CIB TPP channel	7,06 6,62 ‰, min. 417 394 HUF
*Except Swift and eBroker Channel	
♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders	628 589 HUF / order
♦ Interbank HUF transfer via VIBER	
Paper-based service, via Electronic Service ²	0,69 0,65 ‰, min. 14 464 13-556 HUF, max. 133 010 124-658 HUF
CIB Business Online	0,69 0,65 ‰, min. 14 464 13-556 HUF, max. 133 010 124-658 HUF
CIB TPP channel	0,69 0,65 ‰, min. 14 464 13-556 HUF, max. 133 010 124-658 HUF
♦ Execution of an incoming collection order based on an authorisation letter, official transfer order or a collection order formerly with the purpose code "2", on the grounds of Foreclosure	
By transfer via GIRO	3,97 3,73 ‰, min. 495 464 HUF
By transfer between bank accounts kept by CIB	1,74 1,64 ‰, min. 555 524 HUF
♦ HUF transfer between bank accounts kept by CIB	
Paper-based service, Electronic Signature Pad	9,63 9,03 ‰, min. 860 806 HUF
CIB 24	9,51 8,92 ‰, min. 851 798 HUF
Via Electronic Service	4,89 4,59 ‰, min. 388 364 HUF
CIB Business Online	4,89 4,59 ‰, min. 388 364 HUF
CIB TPP channel	4,89 4,59 ‰, min. 388 364 HUF
♦ Intra-bank HUF instant transfer	
Via Electronic Service*	4,89 4,59 ‰, min. 388 364 HUF
CIB Business Online	4,89 4,59 ‰, min. 388 364 HUF
CIB TPP channel	4,89 4,59 ‰, min. 388 364 HUF
*Except Swift and eBroker Channel	
♦ Transfer between client's own accounts kept at the Bank via any CIB banking channel	0

♦ Group HUF transfer (may only be given via electronic channels: Business Terminal, INBIZ, CIB Business Online)	
In case of outgoing transfer (GIRO)	<u>3,90</u> 3,66 ‰, min. <u>272 255</u> HUF
In case of transfer between bank accounts kept by CIB	<u>3,00</u> 2,82 ‰, min. <u>192 480</u> HUF
♦ Recording and modification of HUF standing order	
Registration, modification	
Paper-based service, Electronic Signature Pad, CIB 24	<u>628 589</u> HUF /order
Via Electronic Service ³	0
CIB TPP channel	0
Each execution of a HUF standing order	
Via GIRO	<u>4,72</u> 4,43 ‰, min. <u>252 237</u> HUF
Between bank accounts kept by CIB	<u>4,26</u> 4,00 ‰, min. <u>335 344</u> HUF
Between client's own accounts kept at the Bank	0
♦ Minimum turnover commission	0
♦ Bill payment in the "Dijnet" system (domestic HUF transfer) – via CIB mobile application, CIB Bank Online	Free of commission
BANK INTERMEDIATION OF POST-OFFICE PAYMENT TRANSACTION	
♦ Disbursement orders	
Paper-based service	0*
Orders sent via BT, CIB Business Terminal	<u>8,97</u> 8,44 ‰, min. <u>243 228</u> HUF / month + Fee charged by the Post ⁴
Orders sent via CIB Internet Bank	<u>8,66</u> 8,12 ‰, min. <u>247 232</u> HUF / month + Fee charged by the Post ⁴
CIB Business Online	<u>8,97</u> 8,44 ‰, min. <u>243 228</u> HUF / month + Fee charged by the Post ⁴
*The Bank does not provide paper-based postal payment services from 1 March 2012.	
INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER	
♦ International interbank FX transfer, HUF transfer From 1th November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.	
Paper-based service, Electronic Signature Pad, CIB 24	<u>5,64</u> 5,29 ‰, min. <u>46,35 43,44</u> USD
Via Electronic Service	<u>6,25</u> 5,86 ‰, min. <u>27,68 25,95</u> USD
CIB Business Online	<u>6,25</u> 5,86 ‰, min. <u>27,68 25,95</u> USD
CIB TPP channel	<u>6,25</u> 5,86 ‰, min. <u>27,68 25,95</u> USD
♦ 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)	
Paper-based service, Electronic Signature Pad	<u>12,98</u> 12,17 ‰, min. <u>924 866</u> HUF
CIB 24	<u>14,22</u> 13,33 ‰, min. <u>914 857</u> HUF
Via Electronic Service	<u>7,06</u> 6,62 ‰, min. <u>417 394</u> HUF
CIB Business Online	<u>7,06</u> 6,62 ‰, min. <u>417 394</u> HUF
CIB TPP channel	<u>7,06</u> 6,62 ‰, min. <u>417 394</u> HUF
Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)	
Paper-based service, Electronic Signature Pad, CIB 24	<u>5,65</u> 5,30 ‰, min. <u>41,54 38,94</u> EUR

Via Electronic Service	4,25 3,99 ‰, min. 24,79 23,24 EUR
CIB Business Online	4,25 3,99 ‰, min. 24,79 23,24 EUR
CIB TPP channel	4,25 3,99 ‰, min. 24,79 23,24 EUR
♦ FX transfer between bank accounts kept by CIB	
Paper-based service, Electronic Signature Pad, CIB 24	3,22 3,02 ‰, min. 19,44 18,22 USD
Via Electronic Service	37,85 35,48 USD
CIB Business Online	37,85 35,48 USD
CIB TPP channel	37,85 35,48 USD
♦ FCY transfer between client's own accounts kept at the Bank	
	0
♦ Minimum turnover commission on FX accounts	
	—
♦ Clarification, modification, withdrawal of the order under processing	
	628 589 HUF / order
♦ Crediting incoming FX items	
If costs are paid by the beneficiary including incoming SEPA credit transfers	0,84 0,79 ‰, min. 6,03 5,66 USD, max. 181,19 169,82 USD
	0,84 0,79 ‰, min. 5,39 5,06 EUR, max. 162,37 152,18 EUR
If costs are paid by the issuer of the order	0,84 0,79 ‰, min. 6,03 5,66 USD, max. 181,19 169,82 USD
If costs are paid by the issuer of the order and the issuer of the order and the beneficiary are the same business association	0,84 0,79 ‰, min. 6,03 5,66 USD, max. 181,19 169,82 USD
Crediting FX transfer between bank accounts kept by CIB	0
♦ Clarification of an executed, inaccurate order	
	30,20 28,34 USD
♦ Cancelling (requesting return of, that is, recalling) executed orders	
	628 589 HUF / order
♦ Supplementary fee for FX transfer orders received via an electronic channel, requiring manual processing	
	12,06 11,34 USD
♦ Minimum turnover commission of FX accounts	
	0
COMMISSIONS ON TELLER OPERATIONS	
♦ Cash in-payment	
In HUF, to HUF account	0,99 0,93 ‰, min. 644 604 HUF
In HUF, to FX account	1,33 1,25 ‰, min. 364 342 HUF
In foreign currency (FCY) (only banknotes) in the currency of the FX account	0,38 0,36 ‰
In FCY (only banknotes) to other account	0,38 0,36 ‰
♦ cash withdrawal	
in HUF, from HUF account	12,20 11,44 ‰, min. 2 092 1 964 HUF
in HUF, from FX account	12,29 11,52 ‰, min. 749 702 HUF
in FCY from FX account (kept in the same FX)	2,32 2,18 ‰, min. 975 944 HUF
in FCY from other account	2,32 2,18 ‰ min. 1 159 1 087 HUF

ON-DEMAND INTERESTS		
♦ HUF account Amount annual interest 0 - 1 million HUF AK ¹ For the part over 1m HUF 100% of BK ² For the part over 5m HUF 100% of BK ²		¹ AK (basic interest): the operational on-demand interest announced for the HUF current accounts of resident business associations. ² BK: The lowest annual interest of the 1-week Corporate Term HUF Deposit as announced by CIB Bank in the HUF Interest Information leaflet and on the website (www.cib.hu)
♦ FX account changing weekly ³		³ announced by CIB Bank in the HUF and Foreign Exchange Interest Information Leaflet and on its website: www.cib.hu .

Interests are settled on the basis of the daily closing portfolio, at the end of the month.

* The operational General Terms and Conditions (for business and other associations and sole traders) sets forth the extent of commissions, fees and costs not listed hereunder, as well as other relevant conditions.

1 CIB Electronic Business Account is not offered for lawyer's offices.

2 Service is not available in CIB Internet Bank, CIB Bank mobile application and CIB Bank Online.

3 After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31st December, ~~2021~~ 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

4 Fee charged by the Post:

1. Fee for the Cash disbursement order

1.1. In case of sending and forwarding by data transfer (TC81)

Amount limits	Fee
Up to 20.000 HUF	465 HUF
Up to 40.000 HUF	640 HUF
Up to 60.000 HUF	780 HUF
Up to 100.000 HUF	1015 HUF

Above 100.000 HUF 1015 HUF

and +790 HUF after every additional 100.000 HUF amount

3.6. Further / additional order of the Sender 760 HUF/ item