

VALID FROM:

1ST MAY 2ND FEBRUARY 2021
**CIB PREMIUM ACCOUNT keeping package
LIST OF CONDITIONS***

 BUSINESS AND OTHER ASSOCIATIONS¹
Sales of this product will be discontinued from 01 January 2013!

Account opening	0
Minimum debiting transaction turnover ¹	500 million HUF/year
Commission on shortfalls in debiting transaction turnover	
¹ Debiting transaction turnover: the business enterprise's total number of debiting transactions conducted by CIB Bank Zrt., which do not include the transactions related to loans, loan repayments and interest payments, placement of deposits and transfers between own accounts.	
Account keeping fee	HUF 8155,7643 / month / client
DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO	
Paper-based service, Electronic Signature Pad	5,80 5,44 ‰, min. 1265 1186 HUF, max. 213 041 199 664 HUF
CIB 24	9,69 9,09 ‰ min. 1016 953 HUF, max. 213 041 199 664 HUF
BT, CIB Business Terminal, INBIZ**, Swift MT101**	5,42 5,08 ‰ min. 453 425 HUF, max. 144 262 135 204 HUF
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	5,64 5,29 ‰ min. 469 440 HUF, max. 144 262 135 204 HUF
CIB Business Online	5,64 5,29 ‰ min. 469 440 HUF, max. 144 262 135 204 HUF
CIB TPP channel	5,64 5,29 ‰ min. 469 440 HUF, max. 144 262 135 204 HUF
♦ Bank-to-bank HUF instant transfer via GIRO	
BT, CIB Business Terminal, INBIZ**	5,42 5,08 ‰ min. 453 425 HUF, max. 144 262 135 204 HUF
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	5,64 5,29 ‰ min. 469 440 HUF, max. 144 262 135 204 HUF
CIB Business Online	5,64 5,29 ‰ min. 469 440 HUF, max. 144 262 135 204 HUF
CIB TPP channel	5,64 5,29 ‰ min. 469 440 HUF, max. 144 262 135 204 HUF
♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders	628 589 HUF /order
♦ Interbank HUF transfer via VIBER	

Paper-based service, BT, CIB Business Terminal, INBIZ** CIB Business Online	<u>0,68 0,64</u> % min. <u>14 434 43 528</u> HUF, max. <u>125 837 417 936</u> HUF
CIB TPP channel	<u>0,68 0,64</u> % min. <u>14 434 43 528</u> HUF, max. <u>125 837 417 936</u> 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	<u>2,74 2,57</u> ‰, min. <u>503 472</u> HUF, max. <u>193 656 417 936</u> HUF
By transfer between bank accounts kept by CIB	<u>2,93 2,75</u> ‰
♦ HUF transfer between bank accounts kept by CIB	
Paper-based service, Electronic Signature Pad	<u>2,17 2,04</u> ‰ min. <u>1179 4405</u> -HUF, max. <u>193 656 484 496</u> HUF
CIB 24	<u>6,56 6,45</u> ‰ min. <u>947 888</u> HUF max. <u>193 656 484 496</u> HUF
BT, CIB Business Terminal, INBIZ**	<u>3,06 2,87</u> ‰
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	<u>2,34 2,20</u> ‰
CIB Business Online	<u>3,06 2,87</u> ‰
CIB TPP channel	<u>2,34 2,20</u> ‰
♦ Intra-bank HUF instant transfer	
BT, CIB Business Terminal, INBIZ**	<u>3,06 2,87</u> ‰
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	<u>2,34 2,20</u> ‰
CIB Business Online	<u>3,06 2,87</u> ‰
CIB TPP channel	<u>2,34 2,20</u> ‰
♦ 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>5,32 4,99</u> ‰, min. <u>327 307</u> HUF
In case of transfer between bank accounts kept by CIB	<u>3,55 3,33</u> ‰
♦ Recording and modification of HUF standing order	
Paper-based service, Electronic Signature Pad, CIB 24	<u>628 589</u> HUF /order
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ² CIB Business Online	0
CIB TPP channel	0
♦ Each execution of a HUF standing order	

Via GIRO	<u>4,53 4,25</u> ‰, min. <u>383 359</u> HUF, max. <u>134 343 125 908</u> HUF
Between bank accounts kept by CIB	<u>3,55 3,33</u> ‰
Between client's own accounts kept at the Bank	0
♦ Minimum turnover commission	<u>39 488 37 009</u> HUF / client / month
♦ Bill payment in the "Dijnet" system (domestic HUF transfer) – via CIB Bank mobile application, CIB Bank Online	Free of commission
** The fee is used in case of new or modified agreement signed from 30. September 2013.	
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>5,05 4,74</u> ‰, min. <u>54,12 50,73</u> USD, max. <u>893,34 837,25</u> USD
BT, CIB Business Terminal, INBIZ**, Swift MT101**	<u>4,08 3,83</u> ‰, min. <u>48,50 45,46</u> USD, max. <u>607,61 569,46</u> USD
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	<u>3,77 3,54</u> ‰, min. <u>48,46 45,42</u> USD, max. <u>607,61 569,46</u> USD
CIB Business Online	<u>4,08 3,83</u> ‰, min. <u>48,50 45,46</u> USD, max. <u>607,61 569,46</u> USD
CIB TPP channel	<u>3,77 3,54</u> ‰, min. <u>48,46 45,42</u> USD, max. <u>607,61 569,46</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>5,80 5,44</u> ‰, min. <u>1265 1186</u> HUF, max. <u>213 041 199 664</u> HUF
CIB 24	<u>9,69 9,09</u> ‰ min. <u>1016 953</u> HUF, max. <u>213 041 199 664</u> HUF
BT, CIB Business Terminal, INBIZ**, Swift MT101**	<u>5,42 5,08</u> ‰ min. <u>453 425</u> HUF, max. <u>144 262 135 204</u> HUF
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	<u>5,64 5,29</u> ‰ min. <u>469 440</u> HUF, max. <u>144 262 135 204</u> HUF

CIB Business Online	5,64 5,29 ‰ min. 469 440 HUF, max. 144 262 135 204 HUF
CIB TPP channel	5,64 5,29 ‰ min. 469 440 HUF, max. 144 262 135 204 HUF
Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)	
Paper-based service, Electronic Signature Pad, CIB 24	5,07 4,76 ‰, min. 48,01 45 EUR, max. 800,78 750,50 EUR
BT, CIB Business Terminal, INBIZ**, Swift MT101**	2,78 2,61 ‰, min. 42,68 40 EUR, max. 544,65 510,45 -EUR
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	2,57 2,41 ‰, min. 42,68 40 EUR, max. 544,65 510,45 EUR
CIB Business Online	2,78 2,61 ‰, min. 42,68 40 EUR, max. 544,65 510,45 -EUR
CIB TPP channel	2,57 2,41 ‰, min. 42,68 40 EUR, max. 544,65 510,45 EUR
♦ FX transfer between bank accounts kept by CIB	
Paper-based service, Electronic Signature Pad, CIB 24	5,60 5,25 ‰, min. 40,15 37,63 USD, max. 887,08 831,38 USD
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,76 1,65 ‰
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	1,16 1,09 ‰
CIB Business Online	1,76 1,65 ‰
<i>CIB TPP channel</i>	1,16 1,09 ‰
♦ 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	HUF 628 589 / 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. 171,43 160,67 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. 171,43 160,67 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. 171,43 160,67 USD
Crediting FX transfer between bank accounts kept by CIB	0

♦ Clarification of an executed, inaccurate order	30,20 28,31 USD
♦ Cancelling (requesting return of, that is, recalling) executed orders	HUF 628 589 / order
♦ Supplementary fee for FX transfer orders received via an electronic channel, requiring manual processing	12,06 11,31 USD
♦ Minimum turnover commission of FX accounts	0
** The fee is used in case of new or modified agreement signed from 30. September 2013.	
COMMISSIONS ON TELLER OPERATIONS	
♦ Cash in-payment	
In HUF, to HUF account	0,99 0,93 ‰, min. 320 300 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	12,23 11,47 ‰, min. 2 265 2 123 HUF
In HUF, from FX account	12,25 11,49 ‰, min. 1 339 1 255 HUF
In FCY from FX account (kept in the same FX)	2,32 2,18 %, min. 1 018 955 HUF
In FCY from other account	2,32 2,18 %, min. 1 011 948 HUF
ON-DEMAND INTERESTS	
♦ HUF account	AK ¹
♦ FX account	changing weekly ²

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

¹ AK (basic interest): the operational on-demand interest announced for the HUF current accounts of resident business associations.

² announced by CIB in the HUF and Foreign Exchange Interest Information Leaflet and on its website: www.cib.hu.

* 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 Premium Account is not offered for lawyer's offices.

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.