

VALID FROM:

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

BUSINESS AND OTHER ASSOCIATIONS

Sales of this product will be discontinued from 01 January 2013!

Account opening	0
Account keeping fee	HUF <u>8863 8307</u> / month / client
DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO	
Paper-based service, Electronic Signature Pad	<u>7,88 7,39</u> ‰, min. <u>1013 950</u> HUF
CIB 24	<u>8,54 8,01</u> ‰, min. <u>893 837</u> HUF
Via Electronic Service	<u>7,88 7,39</u> ‰, min. <u>485 455</u> HUF
CIB Business Online	<u>7,88 7,39</u> ‰, min. <u>485 455</u> HUF
CIB TPP channel	<u>7,88 7,39</u> ‰, min. <u>485 455</u> Ft
Bank-to-bank HUF instant transfer via GIRO	
Via Electronic Service*	<u>7,88 7,39</u> ‰, min. <u>485 455</u> HUF
CIB Business Online	<u>7,88 7,39</u> ‰, min. <u>485 455</u> HUF
CIB TPP channel	<u>7,88 7,39</u> ‰, min. <u>485 455</u> Ft
*Except Swift and eBroker Channel	
♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders	<u>628 589</u> HUF /order
♦ Interbank HUF transfer via VIBER	<u>0,70 0,65</u> ‰, min. <u>14 599 13 683</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>4,08 3,83</u> ‰, min. <u>495 464</u> HUF
by transfer between bank accounts kept by CIB	<u>3,15 2,96</u> ‰, min. <u>587 554</u> HUF
♦ HUF transfer between bank accounts kept by CIB	
Paper-based service, Electronic Signature Pad	<u>4,89 4,59</u> ‰, min. <u>944 885</u> HUF
CIB 24	<u>3,09 2,90</u> ‰, min. <u>832 780</u> HUF
Via Electronic Service	<u>5,87 5,54</u> ‰, min. <u>452 424</u> HUF
CIB Business Online	<u>5,87 5,54</u> ‰, min. <u>452 424</u> HUF
CIB TPP channel	<u>5,87 5,54</u> ‰, min. <u>452 424</u> HUF
♦ Intra-bank HUF instant transfer	
Via Electronic Service*	<u>5,87 5,54</u> ‰, min. <u>452 424</u> HUF
CIB Business Online	<u>5,87 5,54</u> ‰, min. <u>452 424</u> HUF
CIB TPP channel	<u>5,87 5,54</u> ‰, min. <u>452 424</u> HUF
*Except Swift and eBroker Channel	
♦ Transfer between client's own accounts kept at the Bank via any CIB banking channel	0

♦ Recording and modification of HUF standing order	
registration, modification	
Paper-based service, Electronic Signature Pad, CIB 24	628 589 HUF /order
Via Electronic Service ³	0
CIB Business Online	0
CIB TPP channel	0
Each execution of a HUF standing order	
via GIRO	4,79 4,49 ‰, min. 253 238 HUF
between bank accounts kept by CIB	4,51 4,23 ‰, min. 323 303 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 Bank mobile application, CIB Bank Online	Free of commission
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	5,70 5,35 ‰, min. 56,57 53,02 USD
Via Electronic Service	6,60 6,19 ‰, min. 27,95 26,20 USD
CIB Business Online	6,60 6,19 ‰, min. 27,95 26,20 USD
CIB TPP channel	6,60 6,19 ‰, min. 27,95 26,20 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	7,88 7,39 ‰, min. 1013 950 HUF
CIB 24	8,54 8,04 ‰, min. 893 837 HUF
Via Electronic Service	7,88 7,39 ‰, min. 485 455 HUF
CIB Business Online	7,88 7,39 ‰, min. 485 455 HUF
CIB TPP channel	7,88 7,39 ‰, min. 485 455 Ft
Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)	
Paper-based service, Electronic Signature Pad, CIB 24	5,70 5,35 ‰, min. 50,72 47,54 EUR
Via Electronic Service	4,49 4,24 ‰, min. 25,05 23,48 EUR
CIB Business Online	4,49 4,24 ‰, min. 25,05 23,48 EUR
CIB TPP channel	4,49 4,24 ‰, min. 25,05 23,48 EUR
♦ FX transfer between bank accounts kept by CIB	
Paper-based service, Electronic Signature Pad, CIB 24	2,14 2,04 ‰, min. 25,54 23,94 USD
Via Electronic Service	130,68 122,48 USD
CIB TPP channel	130,68 122,48 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	0,84 0,79 ‰, min. 6,03 5,66 USD, max. 181,19 169,82 USD
including incoming SEPA credit transfers	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 28,31 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 11,31 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	12,23 11,47 ‰, min. 1 682 1 577 HUF
in HUF, from FX account	12,28 11,51 ‰, min. 1 617 1 516 HUF
in FCY from FX account (kept in the same FX)	2,32 2,18 ‰, min. 868 814 HUF
in FCY from other account	2,32 2,18 ‰, min. 1 159 1 087 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 bank 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.

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.

* 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.