



**Name of the account provider:** CIB Bank Zrt.  
**Account name:** CIB Csemete Savings Account  
**Date:** 01.01.2024

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in List of conditions for CIB Piggy bank accounts of private individuals; General Retail banking Business Regulations for Consumers and Sole Traders, Information on interest tax. Access to conversion rates: <https://net.cib.hu/maganszemelyek/arfolyamok/arfolyamok>
- A glossary of the terms used in this document is available free of charge.

Service	Fee		
<b>General account services</b>			
<b>Maintaining the account</b>	Account management and package fee with electronic statement without discount	Monthly fee	0 HUF
		<b>Total annual fee</b>	<b>0 HUF</b>
	Account management and package fee with paper-based statement without discount	Monthly fee	0 HUF
		<b>Total annual fee</b>	<b>0 HUF</b>
	Account closing fee		-
Account change fee		-	

	Instant-access interest rate (annual)	<p>If the amount saved in the given monthly interest period is at least HUF 5 thousand, and the account is not debited in the same period</p> <p>On the part between 0 and HUF 5 million 0.05%</p> <p>On the part in excess of HUF 5 million 0.01%</p> <p>If the amount saved in the given monthly interest period is less than HUF 5 thousand, or is zero, and the account is not debited in the same period</p> <p>On the full amount 0,01%</p> <p>If the account is debited during the given monthly interest period</p> <p>On the full amount 0.01%</p>	0.01%-0.05%
	AER value	[AER]	0.01%-0.05%
<b>Internetbank and mobile application service</b>	Monthly and annual fee for internetbank, mobile bank, online services	[CIB Bank mobile application] Monthly fee <b>Total annual fee</b>	0 HUF <b>0 HUF</b>
<b>SMS service</b>	Notification/other SMS fee (pcs) SMS service/package fee	SMS fee	57 HUF/SMS 535 HUF/month
<b>Phonebanking service</b>			-
<b>Payments (excluding cards)</b>			

<b>Domestic credit transfer in HUF</b>	Outside the account-managing bank, electronically	[CIB Bank mobile application, CIB Bank Online]	0,698%, min. 163, max. 51 456 HUF
	Outside the account-managing bank, by phone	[CIB 24]	0,732%, min.311, max. 51 456 HUF
	Outside the account-managing bank, in paper format (at the branch)	Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1,053%, min. 646, max. 51 456 HUF
	Inside the account-managing bank, electronically	[CIB Bank mobile application, CIB Bank Online]	0,675%, min. 158, max. 50 311 HUF
	Inside the account-managing bank, by phone	[CIB 24]	0,709%, min. 303, max. 50 311 HUF
	Inside the account-managing bank, in paper format (at the branch)	Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0,858%, min. 502, max. 50 311 HUF
<b>Standing order</b>		Service not available	-
<b>Direct debit</b>		Service not available	-
<b>Credit transfer in EUR (SEPA)</b>		Service not available	-
<b>Credit transfer in other currencies</b>		Service not available	-
<b>Crediting of foreign currency amounts</b>			-
<b>Cards and cash</b>			
<b>Providing a debit card</b>		Service not available	
<b>Providing a credit card</b>		Service not available	
<b>Purchases with debit or credit cards in Hungary</b>		Service not available	-
<b>Purchases with debit or credit cards abroad</b>		Service not available	-
<b>Domestic cash withdrawal</b>		Service not available	-

<b>Cash withdrawal abroad</b>	Service not available		-
<b>Domestic cash deposit</b>	HUF cash deposit to a proprietary branch		0,354 % + HUF 59, max. HUF 12 033
	HUF cash deposit to a third-party branch		-
<b>Overdrafts and related services</b>			
<b>Arranged overdraft</b>	Service not available		
<b>Other services</b>			
<b>Limit modification</b>	Service not available		-
<b>Issuing and providing certificates</b>	Paper-based copy of the regular monthly bank account statement sent by post	Separately requested statement, certificate for a period within the past 6 months	1 292 HUF
		for a period before the past 6 months	2 585 HUF

We would like to draw your attention to the Bank Account Selection Program operated by, and accessible on the website of the Central Bank of Hungary, as well as to the comparative website, where the fees charged by payment service providers for payment accounts kept for consumers and the applied interest rates can be compared free of charge.