

LIST OF CONDITIONS

CIB Piggy Bank Account (for private individuals)



Valid from: 17th of January 2025

CIB PIGGY BANK ACCOUNT TIERED INTEREST		
Condition	Tier limits	Annual interest
If the amount saved in the given monthly interest period is at least HUF 10 thousand , and the account is not debited in the same period ^{1,2}	On the part between 0 and HUF 5 million	0,05%
	On the part in excess of HUF 5 million	0,01%
If the amount saved in the given monthly interest period is less than HUF 10 thousand, or is zero , and the account is not debited in the same period ^{1,2}	On the full amount	0,01%
If the account is debited during the given monthly interest period ²	On the full amount	0,01%

In the case of the Piggy Bank Account, the interest period is defined as the period from the last bank working day of the month preceding the given month to the penultimate bank working day of the given month; in other words, the last bank working day of the month is part of the following monthly interest period. Exceptions to this is the December interest period, where the last day of it is always 31st of December, and the January interest period, where the first day of it is 1st of January.

A CIB Piggy Bank account may be opened by persons aged 18 or over. One customer may hold a maximum of 3 CIB Piggy Bank Accounts at the same time.

AER (EBKM): 0,01% - 0,05%

ACCOUNT MANAGEMENT	
Frequency and due date of interest payment	every calendar month, on the last bank working day
Monthly account management fee	HUF 0
Regular monthly account statement by post	HUF 0
Regular access to monthly statements via CIB Internet Bank⁶	HUF 0
Separately requested statement, certificate³ for a period within the past 6 months for a period before the past 6 months	HUF 1519 HUF 3039
Fee for a change of account signatory or joint account holder	HUF 759
Registration of a beneficiary in the event of death	HUF 2280
Change of Banks fee	HUF 990 (In case of contracts signed from 21.06.2017)
DEPOSITS	
Cash deposit at a bank branch in case of Bank Account Agreement signed before 01.07.2021. in case of Bank Account Agreement signed on or after 01.07.2021 – fee for coin handling if more than 50 coins are deposited	HUF 0 0,3 % + HUF 50, max. HUF 10 000 3.39%

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Cash deposit with a postal cash transfer order	HUF 113 + 0.39%/transaction
DEBITS	
Bank-to-bank transfer via GIRO	
CIB Bank mobile application, CIB Bank Online	0.970% min. HUF 191, max. HUF 70512
	On the debit of the Forint account, from the distribution of Hungarian State Treasury's account in case of HUF transaction 0,457%, min. 191, max. HUF 47128
CIB24	1,01%, min. 365, max. HUF 70512
	On the debit of the Forint account, from the distribution of Hungarian State Treasury's account in case of HUF transaction 0,497%, min. 365, max. HUF 47128
Paper-based service	1,388%, min. 759, max. HUF 70512
	On the debit of the Forint account, from the distribution of Hungarian State Treasury's account in case of HUF transaction 0,87%, min. 759, max. HUF 47128
Intrabank transfer	
CIB Internet Bank, CIB Házibank, mobilCIB	0,943%, min. 185, max. HUF 69165
CIB24	0,983%, min. 356, max. HUF 69165
Paper-based service	1,159%, min. 590, max. HUF 69165
Transfer between the Client's own accounts kept at CIB Bank	
CIB Internet Bank, CIB Házibank, mobilCIB	HUF 0
CIB24	HUF 378
Paper-based service	0.378%, min. HUF 303, max. HUF 20642 (Special offer: HUF 0 until 31/12/2025)
Fee for the procedure for cancelling (including recalling) orders, or for the modification of orders	
Intrabank order	HUF 759/order
Bank-to-bank order	HUF 1 519/order
Cash withdrawal at the cash desk of a bank branch⁴ – fee for coin handling if more than 50 coins are withdrawn	1.44% min. HUF 1265, max. HUF 150266 Ft 4,56%
Fee for failing to make a cash-desk withdrawal after giving advance notice, or for withdrawing more than HUF 1 million (or equivalent in foreign currency) without giving advance notice⁴	HUF 15203/occasion
Registration of an incoming collection order based on an authorisation letter, official transfer order and transfer	HUF 1 979

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ruling or a collection order, formerly with the purpose code "2", on the grounds of Foreclosure	
OPTIONAL ADDITIONAL SERVICES	
Monthly premium for the HUF 1 000 000 insurance policy providing cover for accidental death⁵	HUF 139 Not available after 23.03.2023.
Monthly premium for the HUF 1 000 000 insurance policy providing coverage for death due to any cause⁵	HUF 399 Not available after 08.08.2013.
Monthly premium for the HUF 8 000 000 accident insurance policy⁵	HUF 999 Not available after 08.08.2013.
Monthly premium for the HUF 8 000 000 insurance policy providing coverage for death due to any cause⁵	HUF 2 499 Not available after 08.08.2013.

- The amount saved in the given monthly interest period may be deposited in cash at a branch cash desk, or transferred to the Piggy Bank account, and does not include the interest payments credited by the Bank.
- The fees and commission charged by the Bank do not qualify as debits on the Piggy Bank Account. The following count as debits (debit Transactions) resulting in a decrease in the balance of the Piggy Bank Account: cash withdrawals, transfers between the Client's own accounts kept at CIB Bank, and transfers to other accounts, executed by the Bank to the debit of the account. It also counts as a debit if the Bank debits the Piggy Bank Account while exercising a right of offsetting in respect of its outstanding claims from the Client.
- The first paper-based bank statement for the given month is always HUF 0.
- Notice of the following cash withdrawals must be given to the Bank in advance, either verbally (by phone or via CIB24, or in person), or in writing:

Deadline for giving notice		Daily amount of cash withdrawal		
		HUF	EUR, USD	Other
1 working day in advance	From Monday to Thursday by 15:00, on Friday by 14:00	1 000 000 – 10 000 000	1,000 –5,000	Up to the equivalent of USD 5 000
2 working days in advance		Over 10 000 000	Over 5,000	Over the equivalent of USD 5 000

The Bank does not guarantee the availability at its cash desks of amounts that are subject to the above advance-notice obligation but have not been requested in advance.

Advance notice obligation with respect to coins (for quantities above 50 coins):

- up to HUF 500 000, the request must be submitted to the Bank on the banking day preceding the withdrawal by 2 working days,
 - above HUF 500 000, the request must be submitted to the Bank in writing, accompanied by a list of requested denominations, on the banking day preceding the withdrawal by 3 working days – by 15:00 on Monday to Thursday, and by 14:00 on Friday.
- This Supplementary Service is provided based on the insurance contract concluded by the Bank with Generali Biztosító Zrt.
 - Fee applicable in the case of an agreement concluded after 8 August 2013 with regard to the sending or making available of the monthly statement via an Electronic Service, on the understanding that in every case the first paper-based monthly statement for the given month is free of charge.

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In case of the **Bank Account Agreement's termination**, the cash withdrawal, bank-to-bank transfer, intrabank transfer or book transfer between the Client's own accounts of an amount less than HUF 1 000 – or the equivalent in foreign currency determined based on the valid mid-rate quoted by the Bank on the day of execution by the Bank of the payment order to this effect – is free of charge.

In the event of closure of a Piggy Bank Account, the Bank will not pay interest for the period, that is the fraction of the month, lasting from the last day of the calendar month preceding the closure until the Banking Day preceding the day of closure.

Interest on unauthorised overdraft: 25.99% Our Bank is a member of the National Deposit Insurance Fund (OBA), and therefore deposits are insured up to the amount specified by law. The Bank determines the interest on the basis of the number of days actually elapsed and on a 365-day year.

ELECTRONIC SERVICES	
CIB Internet based Electronic Services (CIB Internet Bank, mobilCIB)⁷	
Registration	HUF 0
Subscription fee for security SMS messages (notification of logins and blockings)	HUF 95/month/user
Fees for password generator	
CIB Hard Token usage fee	HUF 511/month/user
CIB Hard Token request fee (Not available after 01.01.2024)	HUF 2 570 / user
CIB Hard Token one-off fee for Token replacement (if the Token is lost or becomes unusable or unreliable)	HUF 4 845
CIB Mobilbank ⁷	
SMS text messages on debits and credits on the account (account monitoring service)	HUF 629/month
Fee per SMS message ⁸	HUF 67/SMS
CIB Internet-based Electronic Service (CIB Bank mobile app)	
Registration fee	HUF 0
Monthly fee	HUF 0

⁷ The CIB Mobilbank monthly subscription fee is charged per telephone number. If the Account Monitoring Service is used, the Bank sends a text message on any transactions exceeding HUF 500. The customer is free to change this limit via CIB24 or the CIB Internet Bank, or in the branch. The monthly fees for the service are debited for the first time on the day that use of the service begins, and every month thereafter on the day of the month on which the service was requested.

⁸The SMS fee is charged on the basis of the number of SMS text messages sent by the Bank. The SMS fee is charged monthly, in a single amount, starting from the day on which the service is requested. If the Business Customer has a retail bank account, the conditions indicated there apply to the SMS fee.

⁹Bank changing fee will be charged based upon the change of payment accounts 263/2016. (VIII.31.) Gov. Regulation, if the bank-changing bank account controlled by present condition list will be closed. The bank changing fee is a change of accounts fee as the Bank is a previous payment service provider, which should be payed aside from the accounts-closing fee in case of contracts which were signed from the 21th of June 2017.