



Effective: 17th January 2025

The CIB Csemete Savings Account can be opened from the age of 0, but for underaged individuals under the age of 14 solely by their statutory representative.

The following documents are required to open an account:

For a statutory representative:

- Valid identity document (identity card/passport/driving licence)
- Address card

For underaged:

- Valid identity document (identity card/passport,)
- Address card

The account can only be opened in a bank branch.

CIB CSEMETE SAVINGS ACCOUNT INTEREST RATE BAND		
Condition	Lane limits	Type of annual interest
If the amount saved in the given monthly interest period is at least HUF 5,000 and the account is not debited in the same period ^{1,2}	On the part between between HUF 0 - 1 million	Increased interest
	On the part in excess of HUF 1 million	Standard interest
If the amount saved in the given monthly interest period is less than HUF 5,000 or zero and the account is not debited in the same period ^{1,2}	On the full amount	Standard interest
If the account is debited during the given monthly interest period ²	On the full amount	Standard interest

Type of annual interest	Annual interest rate
Standard interest	0,01%
Increased interest*	0,05% 2023.10.06 - 2025.06.30: 5,00 %

In the case of the CIB Csemete Savings 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.

* Interest rate after the age of 14, regardless of the amount deposited in the account: standard interest.



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Until the last calendar day of the month in which the Customer reaches the age of 14 years, the Customer is entitled to the preferential interest discount of the CIB Csemete Savings Account.

The Bank reserves the right to provide the Customer with the CIB Csemete Savings Account after the Customer reaches the age of 14, but until the last calendar day of the month in which the Customer reaches the age of 18, but the Customer is not obliged to apply for the preferential interest rate discount in this respect.

CIB CSEMETE SAVINGS ACCOUNT¹ BASIC CONDITIONS	
EBKM	0, 01 % - 5%
Unauthorised overdraft interest	Its value is exactly the same as the interest rate on the list of conditions for private bank accounts for forced loans
Minimum amount to open an account	HUF 5 000
Account management	
Monthly account management fee	HUF 0
Account opening fee	HUF 0
Account closure fee	In case of closure of the account within six months of account opening: HUF 7 056 For closing an account more than 6 months after account opening: HUF 0
Regular monthly statement by post	HUF 0
Access regular monthly statement via CIB Bank mobile app³, CIB Bank Online	HUF 0
Separately requested statement, certificate³ for a period within the past 6 months for a period before the past 6 months	HUF 1 519 HUF 3 039
Payments	
Cash deposit at a bank branch in HUF	0.416% + HUF 69, max. HUF 14 150
fee the processing of coins if more than 50 coins are deposited	4,56%
Currency deposit to a HUF or foreign currency account	0.416% + HUF 69, max. HUF 14 150
Loads	
FORINT TRANSACTIONS	
Instant Bank-to-bank GIRO transfer⁴	
CIB Bank mobile app, CIB Bank Online	0.970%, min. 191, max. HUF 70 512
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:

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	0.457%, min. 191, max. HUF 47 128
CIB TPP channel	0.970%, min. 191, max. HUF 70 512
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.457%, min. 191, max. HUF 47 128
Bank-to-bank GIRO transfer ⁴	
CIB Bank mobile app, CIB Bank Online	0.970%, min. 191, max. HUF 70 512
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.457%, min. 191, max. HUF 47 128
CIB TPP channel	0.970%, min. 191, max. HUF 70 512
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.457%, min. 191, max. HUF 47 128
CIB24	1.010%, min. 365, max. HUF 70 512
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.497%, min. 365, max. HUF 47 128
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1.388%, min. 759, max. HUF 70 512
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.87%, min. 759, max. HUF 47 128
Instant Intrabank transfer ⁴	
CIB Bank mobile app, CIB Bank Online	0.943%, min. 185, max. HUF 69 165
CIB TPP channel	0.943%, min. 185, max. HUF 69 165
Intrabank transfer⁴	
CIB Bank mobile app, CIB Bank Online	0.943%, min. 185, max. HUF 69 165
CIB TPP channel	0.943%, min. 185, max. HUF 69 165
CIB24	0,983%, min. 356, max. HUF 69 165
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1.159%, min. 590, max. HUF 69 165
Transfer between the Client's own accounts kept at CIB Bank ⁴	

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CIB Bank mobile app, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24	HUF 378
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0.378%, min. 303, max. HUF 20 642
FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFERS ABROAD ^{4,8}	
Bank-to-bank transfer ^{9,10,11}	
CIB Bank mobile app, CIB Bank Online	0.954%, min USD 31.21, max USD 940.82
CIB TPP channel	0.954%, min USD 31.21, max USD 940.82
CIB24	1.213%, min. USD 30.90, max. USD 948.79
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1.257%, min. USD 32.21, max. USD 1002.68
Expedition fee for execution with a T-day value date in the case of EUR, USD, GBP and CAD	USD 58.14
SEPA and other transfer in EUR in the EEA Region (except domestic transfer) ^{9,11}	
CIB Bank mobile app, CIB Bank Online	0.970%, min. 191, max. HUF 70 512
CIB TPP channel	0,970%, min. 191, max. HUF 70 512
CIB24	1.010%, min. 365, max. HUF 70 512
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1.388%, min. 759, max. HUF 70 512
Domestic SEPA and other transfer in EUR outside the EEA Region ^{9,11}	
CIB Bank mobile app, CIB Bank Online	0.933%, min. EUR 27.24, max. EUR 822.89
CIB TPP channel	0.933%, min. EUR 27.24, max. EUR 822.89
CIB24	1.186%, min. EUR 26.98, max. EUR 829.84
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1.229%, min. EUR 28.14, max. EUR 876.86
Expedition fee for execution with a T-day value date in EUR in the EEA Region	EUR 52.09
Intrabank transfer ^{9,10,11}	
CIB Bank mobile app, CIB Bank Online	USD 36.10
CIB TPP channel	USD 36.10
CIB24	0.678%, min. USD 21.02, max. USD 432.92
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0.701%, min. USD 21.93, max. USD 449.35



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Transfer between the Customer's own accounts kept at CIB Bank	
CIB Bank mobile app, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24	USD 10.00
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	USD 10.43
Surcharge for foreign currency transfers (including between the Client's own accounts) that require manual processing	USD 3.03
HUF transfer abroad¹¹	0.541%, min. HUF 15 128, max. HUF 220 902
Fee for the cancellation of an order (including recalling), or the modification of an order Intrabank order Bank-to-bank order	HUF 759 / transaction HUF 1 519 / transaction
HUF Cash withdrawal from cash desk in a bank branch^{4,5} - fee for coin processing if more than 50 coins are withdrawn	3.013%, min. HUF 2 170, max. HUF 217 545 4.56%
Cash withdrawal in foreign currency from cash desk in a bank branch⁵	2.654%, min. HUF 2 170, max. HUF 217 557
Fee for failing to make a cash-desk withdrawal after giving advance notice, or for withdrawing more than HUF 1 million (or the equivalent in foreign currency) without giving advance notice^{4,5}	HUF 19 745 / occasion
Correspondence fee	HUF 759
ELECTRONIC SERVICES Electronic Bank	
CIB Mobile Bank⁶	
TEXT messages about debits and credits on the bank account (accountmonitoring service)	HUF 629 / month / phone number
SMS fee ⁷	HUF 67 / message
CIB Internet-based Electronic Services (CIB Bank mobile application, CIB Bank Online)	
Registration fee	HUF 0
Monthly fee	HUF 0
Fees for password generator	
CIB Hard Token (The possibility to apply for tokens will be abolished from 1 January 2024.)	
CIB Hard Token usage fee	HUF 511 / month / User
CIB Hard Token request fee	HUF 2 570 / User
One off fee for CIB Hard Token replacement (if the Token is	HUF 4 845



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lost or becomes unusable or unreliable)	
DATES OF DEBITS, CREDITS	
Frequency of interest payments	Every calendar month, on the last bank working day
Frequency of interest charged on an overdraft	The last bank working day of every month

Legal additions:

The costs of the services provided by the Bank to the Customer exceeding the usual extent, in particular the costs of any official proceedings, the costs of hiring an intermediary, legal and other expert costs, postage and fees, shall be borne by the Customer.

Fees and commissions charged by the bank are not debited to the CIB Csemete Savings Account. The following transactions that result in a reduction of the balance of the CIB Csemete Savings Account are considered a debit (debit Transaction): cash withdrawal made by the Bank to the account, interbank transfer via GIRO, intrabank transfer and transfer between the Customer's own accounts with CIB Bank. A debit is also considered a debit if the bank debits the CIB Csemete Savings Account because the bank exercises its right of set-off in respect of its claims against the Business Customer.

Termination of bank account: If the amount that may be returned after the termination/expiry of the Bank Account (e.g. pro rata account management fee, card fee, etc.) is lower than the fee payable to the bank for the payment/transfer of the amount according to the List of Conditions in force at the time, the payment/transfer is free of charge. Otherwise, the amount of the payment/transfer shall be reduced by the fee set out in the List of Conditions in force at the time.

- The CIB Csemete Savings Account may be applied for a Customer of the Bank who has not yet reached the age of 14 at the time of opening the Account.
- CIB Bank is a member of the National Deposit Insurance Fund (NDIF), so its deposits are insured under the Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises.. The Bank calculates interest based on the number of days actually elapsed and 365 days per year.
In the event of termination of the Savings Account, no interest will be payable for the period from the last Banking Day of the month preceding the calendar month of termination to the Banking Day preceding the day of termination, i.e. for a fraction of a month.
- In all cases, the first paper extract for a given month is free of charge.
- The Statutory Representative may dispose of the CIB Csemete Savings Account up to the positive balance of the CIB Csemete Savings Account, up to a maximum of forty-five times the amount of the social projection fund - currently HUF 1,282,500 - as defined in Article 26/B (3) of Government Decree 149/1997 (IX./10) on guardianship authorities and child protection and guardianship proceedings.
- The Bank assumes no obligation to execute large cash withdrawals at a time that has not been agreed in advance.
Notice of withdrawals of large amounts of cash must be given to the Bank in advance, either verbally (by telephone, CIB24/in person) or in writing as follows:
Giving advance notice of the withdrawal of large sums of cash:

Deadline for giving notice		Daily amount of cash withdrawal		
		HUF	EUR, USD	Other
1 bank working day before the withdrawal	Monday-Thursday up to 15:00	1,000,000 – 10,000,000	1,000 – 5,000	Up to the equivalent of USD 5,000
	Friday up to 14:00			
2 bank working days		Over 10,000,000	Over 5,000	Over the equivalent of USD 5,000

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before the withdrawal			
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Giving advance notice of a cash withdrawal and cash deposit of more than 50 coins:

- Advance notice of cash withdrawals and cash deposit of up to HUF 500 000 must be given 2 working days before the withdrawal or deposit.
 - Notice of cash withdrawals and cash deposit of over HUF 500,000 must be given 3 working days before the withdrawal or deposit by 15:00 from Monday to Thursday and by 14:00 on Friday, and a list of denominations must be provided
6. The CIB Mobilbank monthly subscription fee is per telephone number. In the case of the Account Monitoring service, the bank sends an SMS for transactions above HUF 500. This limit can be freely changed by the customer via CIB24, or in the branch. Monthly fees for the service are charged first on the day of the start of the service and then monthly on the day of the service application.
 7. The SMS fee is charged based on the number of SMS sent by the bank. The SMS fee will be charged in one lump sum per month starting from the day of the service request.
 8. In addition to the commission payable on foreign currency transactions involving the Client's Bank Account, any out-of-pocket expenses (e.g. postal charges, DHL courier charges, etc.) related to the executed transactions, as well as any justified fees and commissions incurred due to the involvement of an intermediary bank or banks may – as chosen by the Parties – be charged either to the Client or to the Originator of the foreign currency transaction. (These include, in the case of outgoing foreign-currency payments to destination countries that use the IBAN international bank account number format, the fee charged by the foreign bank if the beneficiary's IBAN-format account number was indicated erroneously on, or omitted from, the payment order.) In case of transfers outside the EEA, if the Client agrees to pay all the fees and charges associated with the transfer, the Client must ensure that sufficient funds are available on the designated account to cover such costs. The precise amounts of the fees and charges differ from bank to bank. Upon fulfilment, the HUF value of the foreign currency transfer fees and costs (e.g. SWIFT), as well as any justified fees and commission incurred due to the involvement of an intermediary bank/banks, financial or other institutions (e.g. surcharge of manual processed transfers), are charged to the Client as and when they arise. These costs can arise in both outbound and inbound foreign currency transfers and can therefore be debited. Transfer orders submitted on a transfer order form are accepted by CIB Bank only on a special foreign currency transfer order form.
 9. CIB Bank's sell/buy foreign exchange rate valid on the date of debiting the account is applied to calculate the amount of orders submitted in a currency different from that of the account debited.
 EEA Region: institution established by certain members of the European Union and European Free Trade Association (EFTA), an extension of the European Union's single market. Member States: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Greece, Netherlands, Croatia, Ireland, Poland, Latvia, Lithuania, Luxembourg, Hungary, Malta, Germany, Italy, Portugal, Romania, Spain, Sweden, Slovakia, Slovenia, Iceland, Liechtenstein, Norway.
 SEPA: Single Euro Payments Area – business partners within the area can execute their Euro Payment Transactions (SEPA-Transfer, - Collection and Card Payments) regardless of their place of residence (inhabitancy) - within or outside the border - under the same basic conditions, rights and obligations. (Single Euro Payments Area): a payment instrument for sending and receiving payments in Euro, using unified standards and rules, a common European payment tools in the European Economic Area. (Further information: <https://www.mnb.hu/fogyasztovedelem/bankszamlak/szolgaltatasok/mi-az-egyseges-euro-fizetesi-ovezet-sepa>)
 10. In the case of foreign exchange transfer orders with a beneficiary who keeps their account with a financial service provider established outside the EEA, if the account holder doesn't agree to pay the foreign bank charges, the transferred amount could be credited to the bank account of the beneficiary reduced by any arising intermediary bank charges, which differ from bank to bank.
 11. Pursuant to Act CXVI of 2012 on Financial Transaction Levies (Article 3(4) thereof), for customers who are not considered as Hungarian citizens (i.e., from another Member State or from another state) for tax purposes, the transaction fee rate specified below shall be reduced by 0.45% for fees specified "in %" and by 20. 000 HUF per transaction (50,63 EUR / 54,41 USD per transaction for transactions involving a foreign currency account), except for transactions to the Hungarian State Treasury.