

# Fee Information Document



**Name of the account provider:** CIB Bank Zrt.  
**Account name:** CIB Classic Private Account  
**Date:** 16.05.2024

- 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 the bank accounts of private individuals; Bankcard List of Conditions for Private Individuals; Overdraft Facilities, Deposit Protection and Lombard Loans; Specific Business regulations pertaining to bank cards for consumers; Specific Business Regulations Pertaining to Bank accounts and Payment Transactions for Consumers and sole traders; Specific Business Regulations Pertaining to non-property-secured credit facility and loan agreements for Consumers; General Retail banking Business Regulations for Consumers and Sole Traders; 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             | 1 144 HUF         |
|                                 |  | <b>Total annual fee</b> | <b>13 728 HUF</b> |
|                                 | Account management and package fee with paper-based statement without discount | Month fee               | 1 355 HUF         |
|                                 |  | <b>Total annual fee</b> | <b>16 260 HUF</b> |
|                                 | Account closing fee  | Account closing fee     | 0 HUF             |
| Account change fee              | Fee for a change of account package  | 1 855 HUF               |                   |

|  |   |   |   |
|--|---|---|---|
|  | Instant-access interest rate (annual)                                 | Annual interest   | 0,01%                                   |
|  | AER value   | AER   | 0,01%                                   |
| <b>Internetbank and mobile application service</b> | Monthly and annual fee for internetbank, mobile bank, online services | [CIB Bank mobile application]<br>Monthly fee  | 0 HUF                                   |
|  |   | <b>Total annual fee</b>   | <b>0 HUF</b>                            |
|  |   | [CIB Bank Online]<br>Monthly fee  | 0 HUF                                   |
|  |   | <b>Total annual fee</b>   | <b>0 HUF</b>                            |
| <b>SMS service</b>                                 | Signatory SMS message fee (pcs)                                       |   | -                                       |
|  | Notification/other SMS fee (pcs)                                      | SMS fee   | 67 HUF                                  |
|  | SMS service/package fee   | Card monitoring service month / phone number  | 103 HUF                                 |
|  |   | <b>Total annual fee</b>   | <b>1 236 HUF</b>                        |
|  |   | Account-monitoring service month / phone number   | 629 HUF                                 |
|  | <b>Total annual fee</b>   | <b>7 548 HUF</b>  |   |
| <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]   | 0,686%, min. 97 HUF, max. 75 555 HUF    |
|  | Outside the account-managing bank, by phone                           | [CIB24]   | 1,768%, min. 1 170 HUF, max. 80 160 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 | 1,843%, min. 1 218 HUF, max. 83 317 HUF |
|  | Inside the account-managing bank, electronically                      | [ CIB Bank mobile application, CIB Bank Online]   | 0,67%, min. 95 HUF, max. 73 830 HUF     |
|  | Inside the account-managing bank, by phone                            | [CIB24]   | 1,768%, min. 1 170 HUF, max. 80 160 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 | 1,843%, min. 1 218 HUF, max. 83 317 HUF |

|                                      |  |   |                                      |
|--------------------------------------|--|---|--------------------------------------|
| <b>Standing order</b>                | In HUF, outside the account-managing bank, electronically                  | Execution of a standing order via the GIRO system       | 230 HUF                              |
|                                      | In HUF, outside the account-managing bank, by phone                        | Execution of a standing order via the GIRO system       | 230 HUF                              |
|                                      | In HUF, outside the account-managing bank, in paper format (at the branch) | Execution of a standing order via the GIRO system       | 230 HUF                              |
|                                      | In HUF, inside the account-managing bank, electronically                   | Execution of an intrabank standing order                | 0 HUF                                |
|                                      | In HUF, inside the account-managing bank, by phone                         | Execution of an intrabank standing order                | 0 HUF                                |
|                                      | In HUF, inside the account-managing bank, in paper format (at the branch)  | Execution of an intrabank standing order                | 0 HUF                                |
| <b>Direct debit</b>                  | In HUF, outside the account-managing bank, electronically                  | Fee charged in the case of fulfilment of a direct debit | 241 HUF /transaction                 |
|                                      | In HUF, outside the account-managing bank, by phone                        | Fee charged in the case of fulfilment of a direct debit | 241 HUF /transaction                 |
|                                      | In HUF, outside the account-managing bank, in paper format (at the branch) | Fee charged in the case of fulfilment of a direct debit | 241 HUF /transaction                 |
|                                      | In HUF, inside the account-managing bank, electronically                   | Fee charged in the case of fulfilment of a direct debit | 241 HUF /transaction                 |
|                                      | In HUF, inside the account-managing bank, by phone                         | Fee charged in the case of fulfilment of a direct debit | 241 HUF /transaction                 |
|                                      | In HUF, inside the account-managing bank, in paper format (at the branch)  | Fee charged in the case of fulfilment of a direct debit | 241 HUF /transaction                 |
| <b>Credit transfer in EUR (SEPA)</b> | in the EEA Region, abroad, electronically                                  | [ CIB Bank mobile application, CIB Bank Online]         | 0,686%, min. HUF 97, max. HUF 75 555 |

|  |   |   |   |
|--|---|---|---|
|  | in the EEA Region, abroad, by phone                             | [CIB24]   | 1,768%, min. 1 170 HUF, max. 80 160 HUF |
|  | in the EEA Region, abroad, in paper format (at the branch)      | Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad | 1,843%, min. 1 218 HUF, max. 83 317 HUF |
|  | outside the EEA Region, abroad, electronically                  | [ CIB Bank mobile application, CIB Bank Online]   | 0,783%, min. 27,24 EUR, max. 797,38 EUR |
|  | outside the EEA Region, abroad, by phone                        | [CIB24]   | 1,036%, min. 26,98 EUR, max. 804,33 EUR |
|  | outside the EEA Region, abroad, in paper format (at the branch) | Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad | 1,079%, min. 28,14 EUR, max. 851,35 EUR |
|  | In Hungary, electronically                                      | [ CIB Bank mobile application, CIB Bank Online]   | 0,783%, min. 27,24 EUR, max. 797,38 EUR |
|  | In Hungary, by phone  | [CIB24]   | 1,036%, min. 26,98 EUR, max. 804,33 EUR |
|  | In Hungary, in paper format (at the branch)                     | Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad | 1,079%, min. 28,14 EUR, max. 851,35 EUR |
| <b>Credit transfer in other currencies</b> | Abroad, electronically  | [ CIB Bank mobile application, CIB Bank Online]   | 0,804%, min. 31,21 USD, max. 913,04 USD |
|  | Abroad, by phone  | [CIB24]   | 1,063%, min. 30,90 USD, max. 921,01 USD |
|  | Abroad, in paper format (at the branch)                         | Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad | 1,107%, min. 32,21 USD, max. 974,90 USD |
|  | In Hungary, electronically                                      | [ CIB Bank mobile application, CIB Bank Online]   | 0,804%, min. 31,21 USD, max. 913,04 USD |
|  | In Hungary, by phone  | [CIB24]   | 1,063%, min. 30,90 USD, max. 921,01 USD |

|  |   |   |   |
|--|---|---|---|
|  | In Hungary, in paper format (at the branch)           | Paper-based service, with the order submitted via a [Magnifica Banker], on Electronic Signature Pad | 1,107%,<br>min. 31,21 USD,<br>max. 974,90 USD |
| <b>Crediting of foreign currency amounts</b>           |   |   | -   |
| <b>Cards and cash</b>                                  |   |   |   |
| <b>Providing a debit card</b>                          | Name of the debit card linked to the payment account  | [CIB MasterCard Gold Bankcard]  | -   |
|  | Primary card manufacturing / issuing fee              |   | -   |
|  | Primary card fee in the first year                    | Annual fee for primary card   | 35 158 HUF                                    |
|  | Annual fee for primary card from the second year      | Annual fee for primary card   | 35 158 HUF                                    |
|  | Name of the debit card linked to the payment account  | [CIB Visa Inspire Embossed Bankcard]  |   |
|  | Primary card manufacturing / issuing fee              |   | -   |
|  | Primary card fee in the first year                    | Annual fee for primary card   | 12 119 HUF                                    |
|  | Annual fee for primary card from the second year      | Annual fee for primary card   | 12 119 HUF                                    |
|  | Name of the debit card linked to the payment account  | [CIB Visa Inspire Electronic Bankcard]  |   |
|  | Primary card manufacturing / issuing fee              |   | -   |
|  | Primary card fee in the first year                    | Annual fee for primary card   | 6 522 HUF                                     |
|  | Annual fee for primary card from the second year      | Annual fee for primary card   | 6 522 HUF                                     |
| <b>Providing a credit card</b>                         | Name of the credit card linked to the payment account | Service not available   |   |
| <b>Purchases with debit or credit cards in Hungary</b> | Purchases with debit cards in Hungary                 | Purchases in Hungary  | 0 HUF   |

|  |   |  |  |
|--|---|--|--|
|  | Purchases with credit cards in Hungary  | Service not available  | -  |
| <b>Purchases with debit or credit cards abroad</b> | Purchases with debit cards abroad   | Purchases abroad   | 0 HUF                                    |
|  | Purchases with credit cards abroad  | Service not available  | -  |
| <b>Domestic cash withdrawal</b>                    | Without a bank card, at the branch  | Cash withdrawals from the cash desk of a bank branch   | 2,713%, min. 2 170 HUF, max. 217 545 HUF |
|  | With a debit card, from a proprietary ATM   | From ATM operated by [CIB Bank]  | 1 221 HUF                                |
|  | With a debit card, from a third-party ATM   | In Hungary, from non [CIB Bank] ATM  | 1 221 HUF                                |
|  | With a debit card, from a proprietary branch  | Service not available  | -  |
|  | With a debit card, from a third-party branch  | At third-party bank and at post office, in Hungary   | 2,708%, min. 2 172 HUF, max. 217 474 HUF |
|  | With a debit card, at a post office   | At third-party bank and at post office, in Hungary   | 2,708%, min. 2 172 HUF, max. 217 474 HUF |
| <b>Cash withdrawal abroad</b>                      | With a debit card, from the ATM operated by proprietary account-managing bank (group) | Abroad, from [Intesa SanPaolo bank group's] ATMs   | 0 HUF                                    |
|  | With a debit card, from a third-party ATM   | Abroad from other ATM in the EEA Rgion from a third-party ATM EUR given  | 4 564 HUF<br>1 221 HUF                   |
|  | With a debit card, from the branch of the proprietary account-managing bank (group)   | Other financial institute abroad   | 9 057 HUF                                |
|  | With a debit card, from a third-party branch  | Other financial institute abroad   | 9 057 HUF                                |
| <b>Domestic cash deposit</b>                       | HUF cash deposit to a proprietary ATM   | Instant-credit deposit at a proprietary ATM operated by [CIB Bank]<br>Cash deposit to ATM operated by [CIB Bank] with envelope | 0,229% + 34 HUF                          |

|   |   |   |
|---|---|---|
|   |   | 0,229% + 34 HUF   |
|   | HUF cash deposit to a proprietary branch                                    | Cash deposit at a bank branch<br>0,416%+ 69 HUF, max. 14 150 HUF                          |
|   | HUF cash deposit to a third-party branch                                    | Service not available<br>-  |
|   | HUF deposit via POS   | Service not available<br>-  |
| <b>Overdrafts and related services</b>    |   |   |
| <b>Arranged overdraft</b>                 | Name of available overdraft facility  | [CIB Overdraft Facility]  |
|   | Annual credit interest rate   | Annual interest<br>21,99%   |
|   | Value of APR indicated in the commercial communication                      | APR<br>28,43%   |
|   | Credit appraisal fee  | Credit appraisal fee for approved application<br>2 500 HUF                                |
|   | Administration fee  | -   |
|   | Commitment fee  | Credit appraisal fee for renewal<br>2 500 HUF   |
|   | Default interest rate (annual)  | Annual default interest rate<br>24,99%  |
| <b>Other services</b>                     |   |   |
| <b>Limit modification</b>                 |   | Limit modification fee<br>0 HUF   |
| <b>Issuing and providing certificates</b> | Paper-based copy of the regular monthly bank account statement sent by post | Additional bank statements relating to the past 6 months / month<br>1 935 HUF             |
|   |   | Additional bank statements relating to more than 6 months previously / month<br>3 874 HUF |
|   | Coverage certificate  | -   |
|   | Account balance certificate   | Certificates at the Client's request relating to the past 6 months / month<br>1 935 HUF   |
|   | Other certificates  | Certificates at the Client's request relating to the past 6 months / month<br>1 935 HUF   |

|  |  |           |
|--|--|-----------|
|  | Certificates at the Client's request relating to more than 6 months previously / month | 3 874 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.