

LIST OF CONDITIONS
for the bank accounts of private individuals

KL-460
Effective as from: 1st March 2025



DISCOUNTS OFFERED FOR HOLDERS OF CIB PREMIUM EXTRA ACCOUNTS

DEBIT CARDS DENOMINATED IN HUF:

100% discount from the standard annual fees of CIB MasterCard Gold debit cards denominated in HUF (in the case of the primary card) according to the BANKCARD List of Conditions

CIB MASTERCARD GOLD AND CIB MASTERCARD CREDIT CARDS:

100% discount from the standard annual fees of CIB MasterCard Gold credit cards denominated in HUF (in the case of the primary card) and **100% discount from the blocking fee of CIB MasterCard Gold and CIB MasterCard Standard credit cards** terms and conditions applicable to the CIB Mastercard Standard and Gold Credit Card for Private Individuals List of Conditions

CIB Current Account Overdraft Facility:

100% discount from the standard credit assessment fees applicable to the CIB Current Account Overdraft Facility, in the case of approved applications, limit increase
Private persons' loans, Current Account Overdraft, deposit protection and Lombard loans as per the List of Conditions

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| HUF ACCOUNTS | | | | | | |
|---|--|--|--|--|------------------|-------|
| | CIB Classic Private Account ²³ | CIB Online Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i> | CIB Senior Citizen Account Plus1 (not offered by the Bank after 3 June 2013) | CIB PREMIUM EXTRA ACCOUNT <i>(not offered by the Bank after 1 September 2014)</i> | | |
| On-demand interest | Annual interest: 0.01% AER: 0.01% | | | | Annual interest: | AER: |
| | | | | HUF 0-1,000,000 | 0,01% | 0,01% |
| | | | | on the amount between HUF 1,000,000 and 5,000,000 | 0,01% | 0,01% |
| | | | | on the amount above HUF 5,000,000 | 0,01% | 0,01% |
| Unauthorised overdraft interest | 27,99% | | | | | |
| Date of crediting interest on account | per calendar month, on the last bank working day | | | | | |
| Date of debiting unauthorised overdraft interest | The last bank working day of every month | | | | | |
| Minimum deposit for account opening | None | | | | | |
| Monthly account management fee | HUF 1 144 ^{16, 20, 28} | HUF 2 166 | HUF 920 | HUF 7 431 | | |

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|---|--|------------------------|---------|-----------|
| Monthly account management fee a single-amount salary transfer of at least HUF 50,000 and any combination of at least two of the following orders, every month: - authorisation for collection by direct debit order - execution of a "Dijnet" electronic bill paymet via CIB Bank mobile application, CIB Bank Online - execution of a standing order or one-off transfer order submitted via the Internet Bank, or CIB Bank mobile application, CIB Bank Online, in a value of at least HUF 1,000 | HUF 1 144 | HUF 1 187 ² | HUF 920 | HUF 7 431 |
| Account opening fee | HUF 0 | | | |
| Account closing fee | HUF 0 | | | |
| Bank-switch fee ¹⁸ | HUF 990 (in case of contracts signed on or after 01.01.2017.) | | | |
| Free-of-charge cash withdrawals using any type of main bank card (from any domestic ATM) | the first 0 booked cash withdrawals per month | | | |
| Regular monthly bank statement via CIB Bank mobile application, CIB Bank Online¹³ | HUF 0 | | | |
| First paper statement each month, sent by post²⁷ | HUF 0 In case of Bank Account Agreement signed after 23.10.2023: HUF 211 | HUF 0 | HUF 0 | HUF 0 |

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| Fee for issuing additional bank statements or certificates at the Client's request Relating to the past 6 months / month Relating to more than 6 months previously / month | HUF 1 935 HUF 3 874 | HUF 0 |
| Fee for a change of account package^{17, 21,29} | HUF 1 855 | |
| Fee for a change of account signatory | HUF 966 | HUF 0 |
| Registration of a beneficiary in case of death | HUF 2 904 | HUF 2 904 |

| FORINT TRANSACTIONS | | | | |
|--|---|---|---|--|
| | CIB Classic Private Account | CIB Online Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i> | CIB Senior Citizen Account Plus1 | CIB Premium Extra Account Package |
| Instant Bank-to-bank GIRO transfer²⁶ | | | | |
| CIB Bank mobile application, CIB Bank Online | 0,836%, min. HUF 97, max. HUF 85 555 | HUF 0 | 0,836%, min. HUF 105, max. HUF 85 555 | HUF 0 |

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| | | | | |
|-----------------|--|-------|---|-------|
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,286%, min. HUF 97, max. HUF 61 709 | | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,286%, min. HUF 105, max. HUF 61 709 | |
| CIB TPP channel | 0, 836%, min. HUF 97, max. HUF 85 555 | HUF 0 | 0, 836%, min. HUF 105, max. HUF 85 555 | HUF 0 |
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,286%, min. HUF 97 max. HUF 61 709 | | 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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| | | | | |
|---|--|-------|---|-------|
| | | | 0,286%, min. HUF 105 max. HUF 61 709 | |
| Bank-to-bank GIRO transfer ²⁶ | | | | |
| CIB Bank mobile application, CIB Bank Online | 0, 836%, min. HUF 97, max. HUF 85 555 | HUF 0 | 0, 836%, min HUF 105, max. HUF 85 555 | HUF 0 |
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,286%, min. HUF 97, max. HUF 61 709 | | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,286%, min. HUF 105, max. HUF 75 555 | |
| CIB TPP channel | 0,836%, min. HUF 97, max. HUF 85 555 | HUF 0 | 0,836%, min HUF 105, max. HUF 85 555 | HUF 0 |
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,286%, min. HUF 97, max. HUF 61 709 | | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of | |

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| | | | | |
|---|---|---|---|---|
| | | | government securities: 0,286%, min. HUF 105, max. HUF 61 709 | |
| CIB24 ²⁶ | 1,918%, min. HUF 1 170, max. HUF 90 160 | HUF 254 + 1,973%, min. HUF 1 170, max. HUF 84 774 | 1,006%, min. HUF 495, max. HUF 90 160 | 1,006%, min. HUF 495, max. HUF 84 774 |
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 1,324%, min. HUF 1 170 max. HUF 64 989 | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: HUF 254 + 1,328%, min. HUF 1 170, max. HUF 56 751 | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,411%, min. HUF 495, max. HUF 64 989 | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,411%, min. HUF 495, max. HUF 64 989 |
| Paper-based service ^{19,26} , with the order submitted via a Magnifica Banker, on Electronic Signature Pad | 1, 993%, min. HUF 1 218, max. HUF 93 317 | HUF 265 + 2,049%, min. HUF 1 218, max. HUF 87 931 | 1,898%, min. HUF 1 073, max. HUF 93 317 | 1,898%, min. HUF 1 073, max. HUF 87 931 |
| | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury | In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 1,284%, min. HUF 1 073, |

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|--|---|---|---|------------------------|
| | 1,381 %, min. HUF 1 218, max. HUF 67 730 | HUF 265 + 1,385%, min. HUF 1 218 max. HUF 59 146 | for distribution of government securities: 1,284%, min. HUF 1 073, max. HUF 67 730 | max. HUF 67 730 |
| Instant Intrabank transfer ²⁶ | | | | |
| CIB Bank mobile application, CIB Bank Online | 0,82%, min. HUF 95, max. HUF 83 830 | HUF 0 | HUF 0 | HUF 0 |
| CIB TPP channel | 0,82%, min. HUF 95, max. HUF 83 830 | HUF 0 | HUF 0 | HUF 0 |
| Intrabank transfer ²⁶ | | | | |
| CIB Bank mobile application, CIB Bank Online | 0,82%, min. HUF 95, max. HUF 83 830 | HUF 0 | HUF 0 | HUF 0 |
| CIB TPP channel | 0,82%, min. HUF 95, max. HUF 83 830 | HUF 0 | HUF 0 | HUF 0 |
| CIB24 | 1,918%, min. HUF 1 170, max. HUF 90 160 | HUF 254 + 1,973%, min. HUF 1 170, max. HUF 84 774 | HUF 515 | HUF 1 736 /transaction |
| Paper-based service ¹⁹ , with the order submitted via a Magnifica Banker, on Electronic Signature Pad | 1,993%, min. HUF 1 218, max. HUF 93 317 | HUF 265 + 2,049%, min. HUF 1 218, max. HUF 87 931 | HUF 1 093 | HUF 2 798 /transaction |
| Transfer between the Client's own accounts kept at CIB Bank | | | | |
| CIB Bank mobile application, CIB Bank Online | HUF 0 | | | |
| CIB TPP channel | HUF 0 | | | |
| CIB24 | HUF 363 | HUF 363 | HUF 78 | HUF 0 |

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| Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad | 0,356%, min. HUF 566, max. HUF 21 037 (Promotion: In case of Magnifica customers HUF 0 until 31.03.2025) | HUF 210 + 0,356%, min. HUF 566, max. HUF 21 037 (Promotion: In case of Magnifica customers HUF 0 until 31.03.2025) | HUF 425 (Promotion: In case of Magnifica customers HUF 0 until 31.03.2025) | HUF 0 |
| Bank-to-bank RTGS (VIBER) transfer ²⁶ | 1,15%, min. HUF 17 861, max. HUF 176 542 | 1,15%, min. HUF 17 861, max. HUF 171 156 | 1,15%, min. HUF 17 861, max. HUF 176 542 | 1,15%, min. HUF 17 861, max. HUF 171 156 |
| Execution of a standing order via the GIRO system | HUF 230 | HUF 0 | HUF 230 | HUF 0 |
| Execution of an intrabank standing order | HUF 0 | | | |
| Fee for the modification or cancellation of a standing order | HUF 384 /transaction | HUF 0 | HUF 384 /transaction | HUF 0 |
| Fee charged upon successful execution of a direct debit | HUF 265 /transaction | HUF 0 /transaction | HUF 0 /transaction | HUF 0 |
| Conditional transfer ⁴ | | | | |
| Top-up of a pay-as-you-go mobile telephone account | HUF 0 | | | |
| Dijnet bill payment – CIB Bank mobile application, CIB Bank Online | HUF 0 | | | |
| Notification of limit breach | HUF 151 /transaction | | | |
| Fee for the cancellation of an order (including recalling), or the modification of an order Intrabank order Bank-to-bank order | HUF 0 / transaction HUF 0 / transaction | | | |
| Deposit fixing or termination, increasing or reducing the amount of deposited capital | | | | |

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| CIB Bank mobile application, CIB Bank Online ¹⁵ | HUF 0 | |
| CIB24 | HUF 0 | |
| Paper-based service, with the order submitted via a Magnifica Banker | HUF 0 | |
| Termination of a fixed-term deposit on a day other than the rollover date | | |
| CIB Bank mobile application, CIB Bank Online ¹⁵ | HUF 0 | |
| CIB24 | HUF 151 /transaction (Promotion: this fee is 0 HUF until 31.12.2026) | |
| Paper-based service, with the order submitted via a Magnifica Banker | HUF 378 /transaction (Promotion: this fee is 0 HUF until 31.12.2026) | HUF 151 /transaction (Promotion: this fee is 0 HUF until 31.12.2026) |
| Cash deposit at a bank branch (in case of Bank Account Agreement signed before 01.07.2021) | HUF 0 | |
| Cash deposit at a bank branch (in case of Bank Account Agreement signed on or after 01.07.2021) | 0,416 % + HUF 69, max. HUF 14 150 | HUF 0 |
| fee the processing of coins if more than 50 coins are deposited ⁵ | 4,56 % | |
| Deposit with a postal cash transfer order, postal installed voucher, postal subsequent setup, postal resettling | HUF 151 + 0,524% /transaction | |
| Cash withdrawal from cash desk in a bank branch ⁵ - fee for coin processing if more than 50 coins are withdrawn ⁵ | 3,013 %, min. HUF 2 170, max. HUF 217 545 4,56 % | |

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| 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 <small>5</small> | HUF 19 386 / occasion |
| Postal payment order ¹² (The Bank does not offer this service as a paper-based service after 01.03.2012) | HUF 793/ order |
| Submission of a collection order based on a letter of authorisation, official transfer order or a collection order formerly with the purpose code “2” (submission of a HUF collection order), on the grounds of Foreclosure, for crediting to a bank account kept at CIB | HUF 2 520 |
| Registration of an incoming collection order based on an authorisation letter, official transfer order and transfer ruling or a collection order, formerly with the purpose code “2”, on the grounds of Foreclosure | HUF 2 520 |
| Correspondence fee | HUF 759 |

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| QVIK SERVICES | |
|---|---|
| Payment request service(qvik-request) | |
| Instant transfer based on payment request (intra bank and Bank-to-bank) | |
| CIB Bank mobile application, CIB Bank Online | 0,699%, maximum HUF 26 440 (the Bank does not charge the fee under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services) |
| Blocking of receipt of payment requests (In paper format, CIB 24) | HUF 705 |
| Unblocking of receipt of payment requests (In paper format, CIB 24) | HUF 705 |
| Sending of payment request (intra bank and Bank-to-bank) | |
| CIB Bank mobile application, CIB Bank Online | HUF 74 / transaction |
| Instant transfers based on qvik (EAM – unified data input method) payments | |
| QR-code based data input method bank-to-bank (qvik-QR) | 0,699%, maximum HUF 26 440 (the Bank does not charge the fee under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services) |
| NFC based data input method bank-to-bank (qvik- NFC) | |
| Deep link based data input method bank-to-bank (qvik- link) | |

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| FOREIGN CURRENCY ACCOUNTS ²⁴ | | | | |
|--|--|--|----------------------------------|--|
| | CIB Classic Private Account ²⁴ | CIB Online Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i> | CIB Senior Citizen Account Plus1 | CIB Premium Extra Account Package |
| On-demand interest | Annual interest: 0,01% | | | |
| | AER: 0,01% | | | |
| Unauthorised overdraft interest | Risk Free Rate - RFR in the given currency (O/N) + yearly 6% ²⁵ | | | |
| Date of crediting interest on FCY account | per calendar month, on the last bank working day | | | per calendar month, on the last bank working day |
| Date of debiting unauthorised overdraft interest | The last bank working day of the calendar month | | | |
| Minimum deposit for account opening | None | | | |
| Monthly account management fee | HUF 543 | | | HUF 0 |
| Account opening and closing fee | HUF 0 | | | |
| Regular monthly statement^{14,27} | HUF 0 In case of Bank Account Agreement signed after 23.10.2023, the fee for sending the monthly statement by post: HUF 211 | HUF 0 | HUF 0 | HUF 0 |
| Statement upon special request, certificate Relating to the past 6 months / month | USD 9,66 | | | USD 0 |
| Relating to more than 6 months previously / month | USD 19,35 | | | |

FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFERS ABROAD⁶ (initiated from HUF or FCY accounts)

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| | CIB Classic Private Account | CIB Online Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i> | CIB Senior Citizen Account Plus1 | CIB Premium Extra Account Package |
|--|---|--|---|--|
| Bank-to-bank transfer ^{7,8, 26} | | | | |
| CIB Bank mobile application, CIB Bank Online | 0, 954%, min. USD 31,21, max. USD 940,82 | 0, 954%, min. USD 31,21 max. USD 925,07 | 0, 954%, min. USD 31,21, max. USD 940,82 | 0, 954%, min. USD 31,21 max. USD 925,07 |
| CIB TPP channel | 0, 954%, min. USD 32,21, max. USD 940,82 | 0, 954%, min. USD 31,21 max. USD 925,07 | 0, 954%, min. USD 31,21 max. USD 940,82 | 0,954%, min. USD 32,21 max. USD 925,07 |
| CIB24 | 1,213%, min. USD 30,90 max. USD 948,79 | 1, 213%, min. USD 30,90 max. USD 933,05 | 1, 213%, min. USD 30,90 max. USD 948,79 | 1,213%, min. USD 30,90 max. USD 933,05 |
| Paper-based service ¹⁹ , with the order submitted via a Magnifica Banker, on Electronic Signature Pad | 1,257%, min. USD 32,21 max. USD 1 002,68 | 1, 257%, min. USD 32,21 max. USD 986,93 | 1, 257%, min. USD 32,21 max. 1 002,68 | 1,257%, min. USD 32,21 max. USD 986,93 |
| 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) ^{7,26} | | | | |
| CIB Bank mobile application, CIB Bank Online | 0, 836%, min. HUF 97, max. HUF 85 555 | HUF 0 | 0,836%, min. HUF 105, max. HUF 85 555 | HUF 0 |
| CIB TPP channel | 0, 836%, min. HUF 97, max. HUF 85 555 | HUF 0 | 0,836%, min. HUF 105, max. HUF 85 555 | HUF 0 |
| CIB24 | 1,918%, min. HUF 1 170 max. HUF 90 160 | HUF 254 + 1,973%, min. HUF 1 170, | 1,006%, min. HUF 495, | 1,006%, min. HUF 495, max. HUF 84 774 |

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| | | max. HUF 84 774 | max. HUF 90 160 | |
| Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad | 1,993%, min. HUF 1 218, max. HUF 93 317 | HUF 265 + 2,049 %, min. HUF 1 218, max. HUF 87 931 | 1,898%, min. HUF 1 073, max. HUF 93 317 | 1,898%, min. HUF 1 073, max. HUF 87 931 |
| Domestic SEPA and other transfer in EUR in outside the EEA Region^{7, 26} | | | | |
| CIB Bank mobile application, CIB Bank Online | 0, 933%, min. EUR 27,24 max. EUR 822,89 | 0, 933%, min. EUR 27,24 max. EUR 808,50 | 0, 933%, min. EUR 27,24 max. EUR 822,89 | 0, 933%, min. EUR 27,24 max. EUR 808,50 |
| CIB TPP channel | 0, 933%, min. EUR 27,24 max. EUR 822,89 | 0, 933%, min. EUR 27,24 max. EUR 808,50 | 0, 933%, min. EUR 27,24 max. EUR 822,89 | 0, 933%, min. EUR 27,24 max. EUR 808,50 |
| CIB24 | 1,186%, min. EUR 26,98 max. EUR 829,84 | 1,186%, min. EUR 26,98 max. EUR 815,45 | 1,186%, min. EUR 26,98 max. EUR 829,84 | 1,186%, min. EUR 26,98 max. EUR 815,45 |
| 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 | 1, 229%, min. EUR 28,14 max. EUR 862,46 | 1, 229%, min. EUR 28,14 max. EUR 876,86 | 1, 229%, min. EUR 28,14 max. EUR 862,46 |
| Expedition fee for execution with a T-day value date in EUR in the EEA Region | EUR 52,09 | | | |
| Intrabank transfer^{7,8, 26} | | | | |
| CIB Bank mobile application, CIB Bank Online | USD 36,10 | | | |
| CIB TPP channel | USD 36,10 | | | |
| CIB24 | 0, 678%, min. USD 21,02 max. USD 432,92 | 0, 678%, min. USD 21,02 max. USD 417,18 | 0, 678%, min. USD 21,02 max. USD 432,92 | USD 43,97 |
| Paper-based service ¹⁹ , with the order submitted via a Magnifica Banker, on Electronic Signature Pad | 0, 701%, min. USD 21,93 max. USD 449,35 | 0, 701%, min. USD 21,93 max. USD 433,61 | 0, 701%, min. USD 21,93 max. USD 449,35 | USD 57,40 |

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| Transfer between the Client's own accounts kept at CIB Bank | | | | |
| CIB Bank mobile application, CIB Bank Online | HUF 0 | | | |
| CIB TPP channel | HUF 0 | | | |
| CIB24 | USD 10,00 | | USD 0 | |
| Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad | USD 10,43 (Promotion: In case of Magnifica customers HUF 0 until 31.03.2025) | | USD 0 | |
| Surcharge for foreign currency transfers (including between the Client's own accounts) that require manual processing | USD 3,03 | | | |
| HUF transfer abroad ²⁶ | 0,541%, min. HUF 15 128, max. HUF 220 902 | 0,541%, min. HUF 15 128, max. HUF 215 516 | 0,541%, min. HUF 15 128, max. HUF 220 902 | 0,541%, min. HUF 15 128, max. HUF 215 516 |
| Fee for the cancellation of an order (including recalling), or the modification of an order Intrabank order | HUF 0 / transaction | | | |
| Bank-to-bank order | HUF 0 / transaction | | | |
| Deposit fixing or termination, increasing or reducing the amount of deposited capital | | | | |
| CIB Bank mobile application, CIB Bank Online ¹⁵ | HUF 0 | | | |
| CIB24 | HUF 0 | | | |

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| Paper-based service, with the order submitted via a Magnifica Banker | HUF 0 | |
| Termination of a fixed-term deposit on a day other than the rollover date | | |
| CIB Bank mobile application, CIB Bank Online ¹⁵ | HUF 0 | |
| CIB24 | HUF 151 / transaction (Promotion: this fee is 0 HUF until 31.12.2026) | |
| Paper-based service, with the order submitted via a Magnifica Banker | HUF 378/ transaction (Promotion: this fee is 0 HUF until 31.12.2026) | HUF 151 / transaction (Promotion: this fee is 0 HUF until 31.12.2026) |
| Cash deposit of foreign currency to a HUF or FCY account (in case of Bank Account Agreement signed before 01.07.2021)(CIB Bank Zrt. only accepts banknotes) | HUF 0 | |
| Cash deposit of foreign currency to a HUF or FCY account (in case of Bank Account Agreement signed on or after 01.07.2021) (CIB Bank Zrt. only accepts banknotes) | 0,416% + HUF 69, max. HUF 14 150 | HUF 0 |
| Fee for the depositing of damaged foreign currency banknotes | 15,19% of the deposited amount | |
| Cash withdrawal in foreign currency to the debit of HUF or FX account⁵ | 2,233 %, min. HUF 1 701, max. HUF 203 657 | |
| Cash withdrawal in HUF to the debit of FX account⁵ | 2,233 %, min. HUF 1 701, max. HUF 203 657 | |

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| ELECTRONIC SERVICES | | | | |
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| | CIB Classic Private Account | CIB Online Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i> | CIB Senior Citizen Account Plus¹ | CIB Premium Extra Account Package |
| Fees for password generator | | | | |
| CIB Hard Token (The possibility to apply for a token will be discontinued from 1 January 2024.) | | | | |
| - CIB Hard Token usage fee | HUF 511 / month / user | HUF 511 / month / user | HUF 511 / month / user | HUF 511 / month / user |
| - CIB Hard Token request fee | HUF 2 570 / user | HUF 2 570 / user | HUF 2 570 / user | HUF 2 570 / user |
| One-off fee for CIB HardToken replacement (if the Token is lost or becomes unusable or unreliable) | HUF 4 845 | HUF 4 845 | HUF 4 845 | HUF 4 845 |
| CIB Internet-based Electronic Services (CIB Bank mobile application) | | | | |
| Registration fee | HUF 0 | HUF 0 | HUF 0 | HUF 0 |
| Monthly fee | HUF 0 | HUF 0 | HUF 0 | HUF 0 |
| CIB Internet based Electronic Services (CIB Bank Online) | | | | |
| Registration fee | HUF 0 | HUF 0 | HUF 0 | HUF 0 |
| Monthly fee | HUF 0 | HUF 0 | HUF 0 | HUF 0 |
| CIB Mobilbank ⁹ | | | | |
| - Security text messages on transactions performed with a CIB bank card (card monitoring service) | HUF 103 /month /phone number | | | HUF 0 /month /phone number |

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| Text messages about debits and credits on the bank account (account-monitoring service) | HUF 629 /month /phone number | HUF 0 /month /phone number |
| - SMS fee ¹⁰ | HUF 72 /message | 10 messages per month free of charge, each additional message: HUF 72 / message |

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| INSURANCE PRODUCTS NO LONGER AVAILABLE | | | | |
|---|-----------------------------|--|--|--|
| | CIB Classic Private Account | CIB Online Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i> | CIB Senior Citizen Account Plus ¹ | CIB Premium Extra Account Package |
| Monthly premium for CIB Accident Guard Package (available for individuals between the ages of 18 – 65) | | | | HUF 600 (Not available after 23.03.2023.) |
| Monthly premium for CIB Accident Guard Plus Package (available for individuals between the ages of 18 – 65) | | | | HUF 1 150 (Not available after 23.03.2023.) |
| Monthly premium for CIB Accident Guard Family Package (available for principal insured persons between the ages of 18 – 65; the other insured persons can be children under 18, spouses or registered partners between the ages of 18 and 65) | | | | HUF 1 200 (Not available after 23.03.2023.) |
| Monthly premium for CIB Accident Guard Family Plus Package (available for principal insured persons between the ages of 18 – 65; the other insured persons can be children under 18, spouses or registered partners between the ages of 18 and 65) | | | | HUF 2 300 (Not available after 23.03.2023.) |
| Monthly premium for HUF 1,000,000 accident insurance policy providing cover for accidental death (available between 18 and 65 years of age) | | | | HUF 139 (Not available after 23.03.2023.) |

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| Monthly premium for HUF 1,000,000 life insurance policy providing cover for death by any cause (available between 18 and 65 years of age) | HUF 399 Not available after 08.08.2013. | |
| Monthly premium for HUF 8,000,000 accident insurance policy providing cover for accidental death (available between 18 and 65 years of age) | HUF 999 Not available after 08.08.2013. | HUF 749 Not available after 08.08.2013. |
| Monthly premium for HUF 8,000,000 life insurance policy providing cover for death by any cause (available up to 65 years of age) | HUF 2 499 Not available after 08.08.2013. | |

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| INSURANCE PRODUCTS NO LONGER AVAILABLE | | | | |
|--|---|--|--|-----------------------------------|
| | CIB Classic Private Account | CIB Online Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i> | CIB Senior Citizen Account Plus ¹ | CIB Premium Extra Account Package |
| Monthly premium for CIB Health Guard, Standard Basic Package (available at an age 6 month - 69 years) | HUF 2 500 / month / insured <u>(Contract concluded before 1 June 2019)</u> | | | |
| | HUF 3 500 / month / insured <u>(Contract concluded from 1 June 2019 - to 31 July 2021)</u> | | | |
| Monthly premium for CIB Health Guard, Optimum Basic Package (available at an age 18 – 69 years) | HUF 5 500 / month / insured <u>(Contract concluded before 1 June 2019)</u> | | | |
| | HUF 7 500 / month / insured <u>(Contract concluded from 1 June 2019 - to 31 July 2021)</u> | | | |
| Monthly premium for CIB Health Guard, Premium Basic Package (available at an age 18 – 69 years) | HUF 11 500 / month / insured <u>(Contract concluded before 1 June 2019)</u> | | | |
| | HUF 14 500 / month / insured <u>(Contract concluded from 1 June 2019 - to 31 July 2021)</u> | | | |
| Hope Plus Silver Additional Insurance Package (available at an age 18 - 65 years, only attached to CIB Health Guard Basic Package). Monthly premium | HUF 2 800 / month / insured (Contract concluded before 1 June 2019 and from 1 June 2019 - to 31 July 2021) | | | |
| Hope Plus Gold Additional Insurance Package (available at an age 18 – 65 years, only attached to CIB Health Guard Basic Package). Monthly premium | HUF 8 500 / month / insured (Contract concluded before 1 June 2019 and from 1 June 2019 - to 31 July 2021) | | | |

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| | Contract concluded from 1 August 2021 – 22 March 2023 |
|---|--|
| Monthly premium for CIB Health Guard 2.0, Standard Basic Package (available at an age 6 months - 69 years) | <u>HUF 4 950 / month / insured</u> (Not available after 23.03.2023.) |
| Monthly premium for CIB Health Guard 2.0, Optimum Basic Package (available at an age 18 – 69 years) | <u>HUF 8 500 / month / insured</u> (Not available after 23.03.2023.) |
| Monthly premium for CIB Health Guard 2.0, Premium Basic Package (available at an age 18 – 69 years) | <u>HUF 13 500 / month / insured</u> (Not available after 23.03.2023.) |
| Monthly premium for Hope Plus Silver Additional Insurance Package (available at an age 18 - 65 years, only attached to CIB Health Guard 2.0 Basic Package) | HUF 2 800 / month / insured (Not available after 23.03.2023.) |
| Monthly premium for Hope Plus Gold Additional Insurance Package (available at an age 18 – 65 years, only attached to CIB Health Guard 2.0 Basic Package) | HUF 8 500 / month / insured (Not available after 23.03.2023.) |

| | HUF CARD COVERAGE ACCOUNT⁷ | FCY CARD COVERAGE ACCOUNT⁷ | CIB UNSECURED LOAN TECHNICAL ACCOUNT¹ <i>(Sales of this product will be discontinued from 01 September 2017)</i> |
|--|--|--|---|
| | | | |

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| | | | |
|--|---|--|---|
| On-demand interest | Annual interest: 0,01% | Annual interest: 0,01% | Not available |
| | AER: 0,01% | AER: 0,01% | Not available |
| Unauthorised overdraft interest | 27,99% | Risk Free Rate - RFR in the given currency (O/N) + yearly 6% ²⁵ | 27,99% |
| Date of debiting unauthorised overdraft interest | The last bank working day of the calendar month | | |
| Minimum deposit for account opening | None | | |
| Monthly account management fee | HUF 0 | | |
| Account opening and closing fee | Not available | Not available | HUF 0 |
| Regular monthly statement via CIB Bank mobile application, CIB Bank Online¹³ | HUF 0 | Not available | HUF 0 |
| Regular monthly statement | Not available | HUF 0 | Not available |
| First monthly paper statement of each month | HUF 0 | Not available | HUF 0 (only at the Client's request) |
| Fee for issuing additional bank statements or certificates at the Client's request Relating to the past 6 months / month Relating to more than 6 months previously / month | Not available | Not available | HUF 1 935 HUF 3 874 |
| Transfer between the Client's own accounts kept at CIB Bank | | | |
| CIB Bank mobile application, CIB Bank Online | HUF 0 | HUF 0 | HUF 0 |
| CIB TPP channel | HUF 0 | HUF 0 | HUF 0 |
| CIB24 | HUF 155 | USD 7,80 | HUF 0 |
| Paper-based service, on Electronic Signature Pad | 0,384%, min. HUF 311, max. HUF 20 928 | 0,384%, min. USD 15,60, max. USD 73,11 | HUF 0 |
| Cash deposit at a bank branch (in case of Bank Account Agreement signed before 01.07.2021) | HUF 0 | Not available | HUF 0 |

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| | | | |
|--|-------------------------------------|---------------|---|
| Cash deposit at a bank branch (in case of Bank Account Agreement signed on or after 01.07.2021) | 0,416% + HUF 69, max. HUF 14 150 | Not available | HUF 0 |
| fee the processing of coins if more than 50 coins are deposited ⁵ | 4,56 % | Not available | 4,56 % |
| Deposit with a postal cash transfer order | HUF 151 + 0,524% /transaction | Not available | Not available |
| Cash deposit of foreign currency to a HUF or FCY account (only banknotes are accepted) | Not available | HUF 0 | Not available |
| Cash withdrawal from cash desk in a bank branch ⁵ - fee for coin processing if more than 50 coins are withdrawn ⁵ | Not available | Not available | 2,18 %, min. HUF 1 190, max. HUF 198 112 4,56 % |
| 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 notice⁵: | Not available | Not available | HUF 15 203/ occasion |
| Correspondence fee | Not available | Not available | HUF 759 |
| CIB Internet based Electronic Services | | | |
| Fees for password generator | | | |
| - CIB Hard Token usage fee | Not available | Not available | HUF 511 / month / user |
| - CIB Hard Token request fee | Not available | Not available | HUF 2 570 / user |
| - One-off fee for CIB Hard Token replacement (if the Token is lost or becomes unusable or unreliable) | Not available | Not available | HUF 4 845 |
| CIB Internet-based Electronic Services (CIB Bank mobile application) | | | |
| Registration fee | HUF 0 | HUF 0 | HUF 0 |

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| | | | |
|---|---------------|---------------|------------------------------|
| Monthly fee | HUF 0 | HUF 0 | HUF 0 |
| CIB Internet based Electronic Services (CIB Bank Online) | | | |
| Registration fee | HUF 0 | HUF 0 | HUF 0 |
| Monthly fee | HUF 0 | HUF 0 | HUF 0 |
| CIB Mobilbank ⁹ | | | |
| - Text messages about debits and credits on the bank account (account-monitoring service) | Not available | Not available | HUF 629 /month /phone number |
| - Text message fee ¹⁰ | Not available | Not available | HUF 72 /message |

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.

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..

¹. The Bank will stop offering the CIB Senior Citizen and Senior Citizen Plus account packages after 03.06.2013.

Clients eligible for the CIB Senior Citizen and Senior Citizen Plus accounts:

- A) Persons entitled to receive an old-age pension (with a "pensioner's reference number certificate"), regardless of age
- B) Persons entitled to a widow's pension
- C) Persons over 62 years of age

Use of the CIB Senior Citizen Plus account is subject to the following conditions: transfer of pension or income to the CIB Senior Plus account, and holding or applying for at least one bank card.

- 2. Fulfilment of the conditions for use is reviewed monthly by the Bank and the appropriate fees are applied in the next month.
- 3. Footnote 3 has been deleted
- 4. Products: Telekom DOMINO prepaid card, vendor: Magyar Telekom Plc.; Praktikum prepaid card, vendor: Telenor Hungary Ltd.; Vodafone VitaMAX prepaid card, vendor: Vodafone Hungary. The pay-as-you-go mobile phone top-up service is available via the CIB24, CIB Bank mobile application and CIB Bank Online services.
- 5. 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 |
| 2 bank working days before the withdrawal | Friday up to 14:00 | Over 10,000,000 | Over 5,000 | Over the equivalent of USD 5,000 |

Giving advance notice of a cash withdrawal or cash deposit of more than 50 coins:

- Advance notice of cash withdrawals or cash deposit of up to HUF 500,000 must be given 2 working days before the withdrawal or deposit.
- Notice of cash withdrawals or 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. 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.
7. 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>)
8. 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.
9. In case of the account monitoring service, the bank sends an SMS text message on transactions above HUF 500, in the case of the card monitoring service the bank sends an SMS text message on all transactions. Clients can modify this limit via CIB24 Bank or in a branch of the Bank. Monthly fees are first charged on the day that the service is requested, and on the corresponding day of every consecutive month thereafter.

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10. The SMS fee is charged on the basis of the SMS text messages sent by the bank. The SMS fee is charged as an aggregated monthly fee, starting from the day on which the service is requested.
11. The CIB Unsecured Loans TECHNICAL Account, which serves for making repayments on the CIB Personal Loan and the CIB Debt Consolidation Loan, is a restricted-purpose payment account on which only Transactions specified in this List of Conditions may be executed, and in relation to which only the supplementary services specified in this List of Conditions may be requested. A CIB Unsecured Loans TECHNICAL Account may be opened in the case of an application for a CIB Debt Consolidation Loan, and, in the case of a CIB Personal Loan applied for by 3 November 2014, for the purpose of disbursement and repayment; indeed, in these cases, the opening of such an account is compulsory. The fee for opening and maintaining a CIB Unsecured Loans TECHNICAL Account is HUF 0. The related account statements are made available by the Bank to the Client via the CIB Bank mobile application, CIB Bank Online. A Debit Card may not be requested to go with the CIB Unsecured Loans TECHNICAL Account.
12. Besides the commission related to the given transaction, the Principal's bank account is debited with the costs and commissions lawfully charged by Magyar Posta Zrt. that arise in connection with the executed transaction, and which are debited at the time they arise. An exception is Magyar Posta's fee charged for each money order, which is debited from the forint account at the same time as the transfer, and the payment-order's postal production fee, which is charged to the forint account at the start of the month following the month of performance together with the account management fee.
13. 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, with the proviso that in every case the first paper-based monthly statement for the given month is free of charge.
14. In case of Bank Account Agreement signed before 23.10.2023, the first paper bank statement for each month is always free of charge. In case of Bank Account Agreement signed after 23.10.2023, if the Customer requests the paper statement to be sent by post, the fee for sending the paper statement by post will be charged.
15. Service is not yet available in CIB Bank mobile application, CIB Bank Online. After the launch of CIB Bank mobile application, CIB Bank Online the Bank will continuously introduce new services in the application and CIB Bank Online till 31 December 2021. The Bank will inform customers 5 days before introduction of new services in the application and CIB Bank Online by notice and Internet Bank message.
16. Clients who conclude any CIB mortgage loan contract on or after 21 March 2016 will be eligible to choose the CIB Classic Private Account with a "JZH nullás" monthly account management fee discount (discount code: JZHNUL), if they are named as the borrower/co-borrower in the contract for a CIB mortgage loan at the bank, and the account from which the repayment instalments for the loan are debited is a bank account opened in the name of the Client and eligible for this discount. CIB Classic Private Account monthly account management fee with "JZH nullás" monthly account management fee discount: The discount is 100% of the prevailing monthly account management for the CIB Classic Private Account, so the CIB Classic Private Account monthly account management fee with the "JZH nullás" discount is: HUF 0. The Client is entitled to the "JZH nullás" account management fee discount for as long as the mortgage loan contract with the bank is in effect, the customer is named as the borrower/co-borrower in the loan contract, and/or the account for debiting the repayment instalments of the loan is a bank account opened in the name of the Client and eligible for this discount.

With effect from the day after termination of the loan contract and/or the Client's borrower (co-borrower) status, or if the account from which the repayment instalments of the loan are debited is no longer a bank account opened in the name of the Client and eligible for this discount, then with effect from the day after its closure, the "JZH nullás" account management fee discount will be terminated and the prevailing standard terms and conditions for the CIB Classic Private Account, set out in this list of conditions, will apply in respect of the bank account. The Bank concludes a separate discount agreement with customers for the use of the discount. A prerequisite for provision of the discount is the conclusion of an agreement on the use of the "JZH nullás" discount for the CIB Classic Private Account. The discount may not be combined with any other discounts related to bank accounts – except the "BAB nullás" account management fee discount for CIB Classic Private Account.

- ¹⁷ If a Client decides to change their existing bank account to the CIB Classic Private Account – with the “JZH nullás” monthly account management fee discount – having concluded a mortgage loan contract on or after 21 March 2016, then the change of account will be free of charge.
- ¹⁸ The bank-switch fee is debited during the bank switching process regulated by Government Regulation 263/2016. (VIII. 31.), if the affected current account – regulated by this list of conditions – will be closed in the process. The bank-switch fee is a fee incurred in connection with the bank switching process when the Bank acts as the old payment service provider and it has to be paid in addition to the account closing fee in case of contracts signed on or after 01.01.2017.A
With CIB 5, 10 ‘Minősített Fogyasztóbarát’ Home Loan [Customer-friendly Home Loan], the transaction fee of Bank-to-bank GIRO transfers and Intra-bank transfers (transferring the loan to the seller or to the lender bank in case of refinancing) is HUF 0. The sale of CIB 5 ‘Minősített Fogyasztóbarát’ Home Loan [Customer-friendly Home Loan], has been suspended from 1 July 2023. in case of ‘Induló díj’ Promotion No starting fees promotion].
In the case of CIB Babaváró loan, the GIRO interbank transfer linked to the loan, and the in-bank transfer fee (the fee for transferring the loan to the Bank providing the refinanced loan in connection with the loan refinance) shall in all cases be HUF 0.
- ²⁰ Clients who conclude any CIB ‘Babaváró’ Loan contract on or after 1 July 2019 will be eligible to choose the CIB Classic Private Account with a “BAB nullás” monthly account management fee discount (discount code: BABNUL), if they are named as the borrower/co-borrower in the contract for a CIB ‘Babaváró’ Loan at the bank, and the account from which the repayment instalments for the loan are debited is a bank account opened in the name of the Client and eligible for this discount. CIB Classic Private Account monthly account management fee with “BAB nullás” monthly account management fee discount: The discount is 100% of the prevailing monthly account management for the CIB Classic Private Account, so the CIB Classic Private Account monthly account management fee with the “BAB nullás” discount is: HUF 0. The Client is entitled to the “BAB nullás” account management fee discount for as long as the CIB ‘Babaváró’ Loan contract with the bank is in effect, the customer is named as the borrower/co-borrower in the loan contract, and/or the account for debiting the repayment instalments of the loan is a bank account opened in the name of the Client and eligible for this discount. With effect from the day after termination of the loan contract and/or the Client’s borrower (co-borrower) status, or if the account from which the repayment instalments of the loan are debited is no longer a bank account opened in the name of the Client and eligible for this discount, then with effect from the day after its closure, the “BAB nullás” account management fee discount will be terminated and the prevailing standard terms and conditions for the CIB Classic Private Account, set out in this list of conditions, will apply in respect of the bank account. The Bank concludes a separate discount agreement with customers for the use of the discount. A prerequisite for provision of the discount is the conclusion of an agreement on the use of the “BAB nullás” discount for the CIB Classic Private Account. The discount may not be combined with any other discounts related to bank accounts – except the “JZH nullás” account management fee discount for CIB Classic Private Account.
- ²¹ If a Client decides to change their existing bank account to the CIB Classic Private Account – with the “BAB nullás” monthly account management fee discount – having concluded a CIB ‘Babaváró’ Loan contract on or after 1 July 2019, then the change of account will be free of charge.
- ²² The sale of the asset has been terminated by the Bank and cannot be replaced by the same instrument.

All the Bank’s costs in excess of the usual costs, incurred in relation to the provision of services to the Client – especially the costs of any authority procedures, the costs of using an assistant, the costs of using legal and other advisors, as well as mailing costs and stamp duty – shall be borne by the Client.

- ²³ The CIB Continental HUF Bank Account, CIB XL Átutalási HUF Private Account will be terminated by the Bank on 31.12.2021. Simultaneously with the termination, these bank accounts will be converted into CIB Classic Private Accounts, thus from 01.01.2022 the conditions of the CIB Classic Private Account will be applied, except for the following transactions:

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In case of CIB Continental HUF Bank Account:

| | |
|--|--|
| Monthly account management fee | HUF 708 |
| Fee for a change of account signatory | HUF 273 |
| FORINT TRANSACTIONS | |
| Bank-to-bank GIRO transfer | |
| CIB24 | 0,292%, min. HUF 351, max HUF 45 923 |
| Paper-based service, on Electronic Signature Pad | 0,908%, min. HUF 760, max. HUF 47 861 |
| Intrabank transfer | |
| CIB24 | 0,592%, min. HUF 342, max. HUF 51 547 |
| Paper-based service, on Electronic Signature Pad | 0,766%, min. HUF 590, max. HUF 53 724 |
| Transfer between the Client's own accounts kept at CIB Bank | |
| Paper-based service, on Electronic Signature Pad | 0,145%, min. HUF 302, max. HUF 7 591 |
| Execution of a standing order via the GIRO system | HUF 174 |
| Cash withdrawal from cash desk in a bank branch | 1,367%, min. HUF 1 203, max. HUF 143 909 |

In case of CIB XL Átutalási HUF Private Account:

| | |
|---|--|
| FORINT TRANSACTIONS | |
| Instant Bank-to-bank GIRO transfer | |

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| | |
|--|---------------------------------------|
| CIB Bank mobile application, CIB Bank Online | HUF 0 |
| CIB TPP channel | HUF 0 |
| Bank-to bank GIRO transfer | |
| CIB Bank mobile application, CIB Bank Online | HUF 0 |
| CIB TPP channel | HUF 0 |
| CIB24 | HUF 0 |
| Paper-based service, on Electronic Signature Pad | 0,908%, min. HUF 760, max. HUF 47 861 |
| Instant Intrabank transfer | |
| CIB Bank mobile application, CIB Bank Online | HUF 0 |
| CIB TPP channel | HUF 0 |
| Intrabank transfer | |
| CIB Bank mobile application, CIB Bank Online | HUF 0 |
| CIB TPP channel | HUF 0 |
| CIB24 | HUF 0 |
| Paper-based service, on Electronic Signature Pad | 0,766%, min. HUF 590, max. HUF 53 724 |
| Transfer between the Client's own accounts kept at CIB Bank | |
| CIB Bank mobile application, CIB Bank Online | HUF 0 |
| CIB TPP channel | HUF 0 |
| CIB24 | HUF 0 |
| Paper-based service, on Electronic Signature Pad | 0,145%, min. HUF 302, max. HUF 7 591 |
| Execution of a standing order via the GIRO system | HUF 0 |

| | |
|--|--|
| Fee charged upon successful execution of a direct debit | HUF 0 / transaction |
| Notification of limit breach | HUF 0 |
| Deposit with a postal cash transfer order, postal installed voucher, postal subsequent setup, postal resettling | HUF 0 |
| Postal payment order ¹³ (The Bank does not offer this service as a paper-based service after 01.03.2012) | HUF 0 |
| Fee for the modification or cancellation of a standing order | HUF 0 |
| Cash withdrawal from cash desk in a bank branch | 1,367%, min. HUF 1 203, max. HUF 143 909 |
| ELECTRONIC SERVICES | |
| CIB Mobilbank | |
| Security text messages on transactions performed with a CIB bank card (card monitoring service) | HUF 0 |
| Text messages about debits and credits on the bank account (account-monitoring service) | HUF 0 |

²⁴ The CIB Continental Foreign Currency Account, CIB XL Átutalási Foreign Currency Account will be terminated by the Bank on 31.12.2021. Simultaneously with the termination, these bank accounts will be converted into CIB Classic Foreign Currency Accounts, thus from 01.01.2022 the conditions of the CIB Classic Private Account will be applied, except for the following transactions:

In case of CIB Continental Foreign Currency Account:

| | |
|--|--|
| FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFERS ABROAD (initiated from HUF or FCY accounts) | |
| SEPA and other transfer in EUR in the EEA Region (except domestic transfer) | |

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| | |
|---|---|
| CIB24 | 0,606%, min. HUF 351, max. HUF 52 838 |
| Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad | 1,236%, min. HUF 760 Ft, max.HUF 55 068 |
| Fee for the depositing of damaged foreign currency banknotes | 11,28 % |

In case of CIB XL Átutalási Foreign Currency Account:

| | |
|--|---------------------------------------|
| FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFERS ABROAD (initiated from HUF or FCY accounts) | |
| SEPA and other transfer in EUR in the EEA Region (except domestic transfer) | |
| CIB Bank mobile application, CIB Bank Online | HUF 0 |
| CIB TPP channel | HUF 0 |
| CIB24 | HUF 0 |
| Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad | 1,236%, min. HUF 760, max. HUF 55 068 |
| Fee for the depositing of damaged foreign currency banknotes | 11,28 % |

²⁵ In case of currencies with no RFR available, 0% is taken into account instead of the value of RFR.

²⁶ 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. In case of changing the account package between 01.05.2023 and 04.05.2023, the above discounts are fully available from 05.05.2023

²⁷ The fee for sending a paper statement of account by post will be charged for bank accounts opened from 23.10.2023, if the Customer requests a paper statement of account to be sent by post. The postal statement fee will be charged in the month following the subject month (subject month: the month for which the bank statement is issued) If the Customer does not request a monthly paper statement by post, the Customer may request one paper statement per month at a branch without charge if the paper statement has not been previously provided.

²⁸ Clients who conclude any CIB Worker Loan contract on or after 1st January 2025 will be eligible to choose the CIB Classic Private Account with a "JOBNUL discount" monthly account management fee discount (discount code: JOBNUL), if they are named as the borrower/co-borrower in the contract for a CIB Worker Loan at the bank, and the account from which the repayment instalments for the loan are debited is a bank account opened in the name of the Client and eligible for this discount. CIB Classic Private

LIST OF CONDITIONS
for the bank accounts of private individuals

KL-460
Effective as from: 1st March 2025



Account monthly account management fee with “JOBNUL discount” monthly account management fee discount: The discount is 100% of the prevailing monthly account management for the CIB Classic Private Account, so the CIB Classic Private Account monthly account management fee with the “JOBNUL discount” discount is: HUF 0. The Client is entitled to the “JOBNUL discount” account management fee discount for as long as the CIB Worker Loan contract with the bank is in effect, the customer is named as the borrower/co-borrower in the loan contract, and/or the account for debiting the repayment instalments of the loan is a bank account opened in the name of the Client and eligible for this discount. With effect from the day after termination of the loan contract and/or the Client’s borrower (co-borrower) status, or if the account from which the repayment instalments of the loan are debited is no longer a bank account opened in the name of the Client and eligible for this discount, then with effect from the day after its closure, the “JOBNUL discount” account management fee discount will be terminated and the prevailing standard terms and conditions for the CIB Classic Private Account, set out in this list of conditions, will apply in respect of the bank account. The Bank concludes a separate discount agreement with customers for the use of the discount. A prerequisite for provision of the discount is the conclusion of an agreement on the use of the “JOBNUL discount” discount for the CIB Classic Private Account. The discount may not be combined with any other discounts related to bank accounts – except the “JZH nullás” account management fee discount and / or “BAB nullás” monthly account management fee discount for CIB Classic Private Account.

- ²⁹. If a Client decides to change their existing bank account to the CIB Classic Private Account – with the “JOBNUL discount” monthly account management fee discount – having concluded a CIB Worker Loan contract on or after 1st January 2025, then the change of account will be free of charge.