

# Commercial Banking List of Conditions Part I. / Commercial Pricing and Cut-Off Times Schedule – Part I.

Effective from 1<sup>st</sup> of October 2021

## I. General Conditions

This List of Conditions is an inseparable part of the General Business Conditions of Corporate Services, as well as the User Guide which relates to the Master Account and Service Terms, furthermore the Commercial Banking General Lending Conditions of Citibank Europe plc Hungarian Branch Office (hereinafter: Bank) in relation to its regulations on specific contracts, services or instructions.

The Bank accepts only those orders which are in conformity with its business policy, General Business Conditions of Corporate Services, as well as the User Guide which relates to the Master Account and Service Terms, furthermore the General Lending Conditions of Commercial Banking. The fees and conditions provided below apply to general banking transactions and they have been defined according to the bank and money-transactions laws in force. The Bank reserves the right to charge additional fees for transactions requiring non-standard procedures.

Except for the reasons listed in the General Business Conditions of Corporate Services under point 2.2.1 as well as under point 1. in the User Guide or Country Addendum which relates to the Master Account and Service Terms, in the first quarter of each year the Bank is entitled to adjust the fees and charges indicated in the present List of Conditions up to extent of the average yearly consumer price-index (inflation rate) announced by the Hungarian Central Statistical Office regarding the previous calendar year. The new charges and fees shall be published 15 days prior to effective date, by amending the present List of Conditions. The Bank may differ from the degree of the inflation rate in favour of the Customer.

## 1. ACCOUNT MANAGEMENT

*(valid for the management of both Hungarian forint (HUF) and foreign currency accounts)*

1.1	Interest conditions	Interest rate on the basis of 360-day year	EBKM* on the basis of 365-day year
1.1.1	Forint payment account interest	0% p.a.	0% p.a.
1.1.2	Foreign currency payment account interest (except EUR)	0% p.a.	0% p.a.
	EUR payment account interest		
	- for accounts opened after 9 February 2018		
	- for accounts opened before 9 February 2018 <sup>1</sup> up to EUR 100,000 monthly average balance	€STR – 0.30% p.a. 0% p.a.	- 0.8749% p.a. 0% p.a.
	above EUR 100,000 monthly average balance for the balance exceeding of EUR 100,000	- 0.9% p.a.	- 0.9125 p.a.

\*EBKM: Unified Deposit Rate Index – reference rate valid on 20<sup>th</sup> of July, 2021

<sup>1</sup> This EUR interest valid from 1<sup>st</sup> of July 2021 for accounts opened before 9 February 2018. The Bank grants preferential interest rates below the defined limit amount per client for **one** account opened before 9 February 2018, until withdrawal. Sight interest for all other payment accounts belonging to the same client and opened before 9 February 2018 is -0.9% per annum regardless of the balance. (EBKM: -0.9125%\*)

The interest rates above linked to reference interests are based on current money market conditions and may change from time to time.

In case the reference interest rate changes, the Bank is entitled to apply the modification on the Customer's account without prior notice.

Due to availability of €STR rates with one day delay, i.e.: the rate for day D is published only on D+1; the Bank on the last business day of the month will apply €STR interest rate published on that business day for previous business day. Similarly, the €STR rate published on the last business day of the month is applied to any holiday and/or bank holiday immediately following the last business day of the month in the given month.

Interest rates on time deposits are subject to a separate agreement.

1.1.3	Time deposits ( <i>pls. see Section II. point 7</i> ) in Hungarian Forint ( <i>HUF</i> ) in foreign currency	minimum amount is HUF 1 million minimum amount is USD 10,000 or equivalent
1.1.4	Early access to HUF and foreign currency time deposits ( <i>It is only possible to access the entire amount before maturity.</i> )	HUF 3,490 / occasion
1.1.5	Interest paid by the Bank in the event of early access to HUF and foreign currency time deposits with a tenor equal to or shorter than 30 days	0% p.a.
1.1.6	Interest paid by the Bank in the event of early access to HUF and foreign currency time deposits with tenor longer than 30 days ( <i>If the original rate falls below 3% p.a., the Bank does not pay any interest.</i> )	original interest rate – 3% p.a.
1.1.7	Fee for early termination of Market Linked Deposit	as defined in the individual offer
1.1.8	Negative balance on payment account or exceeding of approved overdraft limit ( <i>in the absence of relevant overdraft agreement</i> )	the penalty interest defined by the effective Civil Code + 5%, calculated from the first day of the negative balance
1.1.9	Pledged deposit fee <sup>11</sup>	As per separate agreement; fee as defined in the deposit Agreement, due at signing of the Agreement.
<b>1.2 Account - management charges</b>		
1.2.1	Account opening	free of charge
1.2.2	Forint payment account maintenance fee ( <i>regardless of the number of payment accounts</i> )	HUF 5,780 / month
1.2.3	Foreign currency account maintenance fee	USD 28,8 / month or equivalent / month / account
1.2.4	Confirmation of funds transfer	HUF 2,220/ item
1.2.5	Confirmation of account balance and / or account number	HUF 1,660 / certificate
1.2.6	Account management related other certification <sup>6</sup> ( <i>General bank reference, confirmation of authority over the account</i> )	HUF 3,330 / certificate
	Complex account management related certification <sup>8</sup>	HUF 6.670 / certificate
1.2.7	Account information for auditors	HUF 16,690 / certificate
1.2.8	Original account statement fee ( <i>One statement per month is free of charge. The Bank charges this fee for any further account statement</i> )	HUF 570 / statement

1.2.9	Copy of account statement ( <i>not older than 1 year</i> )	HUF 1,105 / statement
1.2.10	Copy of account statement ( <i>older than 1 year</i> )	HUF 1,330 / statement
1.2.11	Debit / Credit advice ( <i>The Bank charges this fee for separate credit and debit advice</i> )	HUF 230 / page
1.2.12	Interest advice ( <i>The Bank charges this fee for separate advice</i> )	HUF 21 / page
1.2.13	Time deposit and loan advice	free of charge
1.2.14	Electronic account information	free of charge
1.2.15	Overnight account statement by fax	HUF 23,330 / month
1.2.16	Capital placement / increase certificate fee	HUF 3,890 / certificate
1.2.17	Booking fee <sup>1</sup>	HUF 40 / item
1.2.18	Reception of request for debit based on mandate	HUF 2,320 / authorization
1.2.19	Reception of authorization for group collection	HUF 2,320 / authorization
1.2.20	Reception of authorization for SEPA direct debit	EUR 11 / authorization
1.2.21	Reception of standing order	HUF 2,320 / account
1.2.22	Same-day fulfilment of foreign currency transfer order or paper-based Forint transfer order submitted after the cut-off time <sup>2</sup>	HUF 3,490 / transfer + transfer fee
1.2.23	Resending of detailed cash transfer order report	HUF 1,150 / booking day
1.2.24	Late payment of fees and commissions	same as the penalty interest defined by the effective Civil Code +5%, calculating from the first day of the negative balance
1.2.25	Account closing fee (without closing of Customer relationship)	HUF 5,820 / account
1.2.26	Closing of Customer relationship within six months	HUF 5,820/ account
1.2.27	Registration fee <sup>3</sup> ( <i>calculated from the date specified in the notice</i> )	HUF 11,620 / account / month
1.2.28	Fee for instructions submitted on non-Bank-standard form	HUF 575 / instruction + transfer fees
1.2.29	Other bank charges ( <i>postage, courier etc.</i> )	as they arise
1.2.30	Copy of SWIFT message via Post or electronically	HUF 2,220 / message
1.2.31	Settlement of a non-approved overdraft via debiting the Customer's other payment account with the Bank	HUF 1,150 / item
1.2.32	Data request from the Central Credit information System	free of charge
1.2.33	Investigation ( <i>item not older than 6 months</i> )	USD 33.6 / order
1.2.34	Investigation ( <i>item older than 6 months</i> ) <sup>9</sup>	USD 57.7 / order
1.2.35	Printing of Court Registry Extract for account opening update of account details	HUF 2,890 / extract
1.2.36	Requesting an E-authentic copy of a title deed from the TakarNet system regarding a lending deal	HUF 4,660 / property sheet
1.2.37	TakarNet map copy request <sup>7</sup>	HUF 3,330 / copy

1.2.38	Requesting a title deed from the lien register held by MOKK regarding a lending deal <sup>5</sup>	HUF 2,320 / request
1.2.39	Requesting a public notary certificate of the registration made in the lien register held by MOKK regarding a lending deal <sup>5</sup>	HUF 4,660 / request
1.2.40	Opening of first payment account for off-shore companies	HUF 58,340 / account
1.2.41	Opening of first payment account for non-resident companies	HUF 17,460 / account
1.2.42	Detailed transaction and commission report ( <i>as per the Bank's standard format</i> )	HUF 5,820 / request
1.2.43	Detailed transaction and commission report ( <i>upon request of the Customer</i> ) <sup>4</sup>	as agreed (minimum HUF 3,330 / certificate)
1.2.44	NAV EBÜK service related message sending <sup>10</sup>	HUF 205 / message

<sup>1</sup>Prior to April 15, 2014 this fee was called as transaction fee with the same conditions. This fee will be charged by the Bank for the following transactions: Forint transfer and credit via GIRO or VIBER, foreign currency transfer and cash deposit and withdrawal, check credit with recourse, postal check credit via Magyar Posta Zrt., in one item, postal voucher debit in one item.

<sup>2</sup>The Bank will do its best to process the orders received after respective cut off time the day of submission (see Section II. 1.) but does not guarantee to fulfil them even if the instruction was properly submitted and funding is available. In order to ensure the safe and smooth processing of Customer orders, the Bank has the right to refuse requests for same day processing of transfer orders received by the Bank after cut-off time.

<sup>3</sup>If agreements concluded prior to March 15, 2014 safe custody fees, in case of agreements concluded thereafter, or concluded prior to March 15, 2014, but governed by Act 5 of 2014, registration fee is payable for the 3 months at the starting date of the safe custody or the registration date as per Section 35 of Bank's General Business Conditions of Corporate Services on the funds taken into safe custody or registered. After that the fee will be debited monthly for each month commenced.

<sup>4</sup>The Bank reserves the right to make a decision about satisfying or refusing the Customer's request.

<sup>5</sup>Applicable in case of contracts concluded after 11<sup>th</sup> April 2011.

<sup>6</sup>Applicable in case of contracts concluded after 1<sup>st</sup> of May 2012.

<sup>7</sup>Applicable in case of contracts concluded after 1<sup>st</sup> of December 2012.

<sup>8</sup>Applicable in case of the customer's asking for certificate as for more information simultaneously in connection with account management.

<sup>9</sup>Together with this fee the Bank is entitled to debit the Customer account with the other participant bank's investigation fee. The fee will not be charged if the investigation is required because the Bank has defectively executed or non-executed the payment transaction.

<sup>10</sup>Applicable in case of contracts concluded after 10<sup>th</sup> of October 2016.

<sup>11</sup>Applicable in case of Agreements concluded after May 1, 2012.

## 2. PAYMENTS

### 2.1 Credits

2.1.1	Forint credits via GIRO (instant and intraday settlement) <sup>6</sup>	free of charge
2.1.2	Forint credits via VIBER	free of charge
2.1.3	Electronic initiation of request for debit based on mandate	free of charge
2.1.4	Initiation of request for debit based on mandate on paper without underlying documents ( <i>personal delivery, letter</i> )	HUF 1,150 / item

2.1.5	Initiation of request for debit based on mandate on paper enclosing underlying documents ( <i>for example bill of exchange collection</i> ) ( <i>personal delivery, letter</i> )	HUF 2,320 / item
2.1.6	Crediting request for debit based on mandate item	free of charge
2.1.7	Electronic initiation of group collection transactions	GIRO fee + HUF 11 / item
2.1.8	Crediting group collection items	GIRO fee + HUF 11 / item
2.1.9	Submission of Bill of Exchange ( <i>in HUF</i> ) for collection	HUF 2,320 / draft
2.1.10	Foreign currency credits <sup>1</sup> ( <i>Non SEPA<sup>2</sup> credit transfer</i> ) (excluding EUR transaction from another EEA States)	0.09% minimum HUF 2,910
	EUR foreign currency credit from another EEA States ( <i>Non SEPA<sup>2</sup> credit transfer</i> )	free of charge
2.1.11	Foreign currency credits ( <i>SEPA<sup>2</sup> credit transfer</i> )	free of charge
2.1.12	Fee for early availability the equivalent of credit items <sup>3</sup>	annual interest detailed as penalty interest in 1.2.24
2.1.13	Crediting cash transfer order via Magyar Posta Zrt. ( <i>postal check</i> ) and release of detailed data report via CitiDirect <sup>4</sup>	applicable postal charge <sup>5</sup> + HUF 22 / order
2.1.14	Crediting cash transfer order via Magyar Posta Zrt. ( <i>postal check</i> ) and release of paper-based detailed data report <sup>4</sup>	applicable postal charge <sup>5</sup> + HUF 65 / order
2.1.15	Crediting cash transfer order via Magyar Posta Zrt. ( <i>postal check</i> ), for Customers not having valid contract	charge under point 2.1.14 + HUF 110 / order
2.1.16	Sending a first order for cash transfer ( <i>postal check</i> ) draft to Magyar Posta Zrt.	HUF 11,660 / order
2.1.17	Sending further order of cash transfer draft ( <i>postal check</i> ) to Magyar Posta Zrt.	HUF 3,490 / order
2.1.18	Sending for revision the cash transfer draft ( <i>postal check</i> ) to Magyar Posta Zrt.	HUF 3,490 / order
2.1.19	Resend amount of cash transfer order received to a closed account number via postal voucher	according to point 2.2.25 fee

<sup>1</sup>In case of foreign currency transfers the participating banks might apply other fees, these fees are charged to the Customer by the Bank, except for the transfers within the European Union Member Countries or other countries that are partners in the European Economic Area Agreement, and transfer amount is denominated in any currency of the EEA Member Countries, in which cases the initiator and the beneficiary will be charged by fees, costs or other engagements determined only by their own financial service provider, if there is no currency exchange involved.

<sup>2</sup>Regarding to SEPA credit transfer further conditions are provided in Section II. under point 1.1.11.

<sup>3</sup>The Bank applies this special service fee together with the fee as per point 2.1.10.

<sup>4</sup>These conditions only apply in case the Customer has a signed and valid agreement with the Bank on this type of service.

<sup>5</sup>The Bank provides information on the actual charges of Magyar Posta Zrt. upon the request of the Customer

<sup>6</sup>More information on Instant Payment can be found in List of Condition Part II.

## 2.2 Debits

The below charges are applicable in case the transaction is initiated electronically through CitiDirect or CitiConnect for Files (previously CFX, File Delivery). If otherwise not defined below, paper-based payment instructions – irrespective of the fact whether they are in-house or external payments – will be charged four times the fee of the external payment submitted electronically and the amount of financial transaction tax.

### 2.2.1 Forint transfers via GIRO

	electronic initiation <i>(instant and intraday settlement)<sup>1</sup></i>	0.1% <i>(including GIRO / National Bank of Hungary (NBH) fee)</i> , minimum HUF 165 + amount of the effective financial transaction tax <sup>10</sup> / transfer
	paper-based initiation <sup>1</sup>	0.4% <i>(including GIRO/National Bank of Hungary (NBH) fee)</i> , minimum HUF 660 + amount of the effective financial transaction tax <sup>10</sup> / transfer
2.2.2	Domestic Forint transfer via VIBER	
	electronic initiation	0.55% <i>(including NBH fee)</i> , minimum HUF 23,335, maximum HUF 116,700 + amount of the effective financial transaction tax <sup>10</sup> / transfer
	paper-based initiation <sup>1</sup>	1.1% <i>(including NBH fee)</i> ; minimum HUF 46,680 maximum HUF 233,400 + amount of the effective financial transaction tax <sup>10</sup> / transfer
2.2.3	Forint transfer to another customer's account within the Bank	
	electronic initiation <i>(instant and intraday settlement)<sup>1</sup></i>	amount of the effective financial transaction tax <sup>10</sup> / transfer
	paper-based initiation <sup>1</sup>	payment as in point 2.2.1 paper based initiation
	Forint transfer between the Customer's own accounts within the Bank	
	electronic initiation <i>(instant and intraday settlement)<sup>1</sup></i>	free of charge
	paper-based initiation <sup>1</sup>	0.4% minimum HUF 660 / transfer
2.2.4	Monthly minimum transaction fee <i>(if the cumulated fee of the transactions under 2.2.1 and 2.2.3 is less than HUF 14,000 monthly)</i>	HUF 15,750 / month / HUF payment account
2.2.5	Forint transfer to abroad <sup>2</sup>	charge of Forint transfer fee to another customer's account within the Bank + fee of 1 SWIFT message sent by the Bank
2.2.6	Forint transfer to abroad via VIBER <sup>2</sup> <i>(if the correspondent bank of the beneficiary bank is not the Bank)</i>	fee for Foreign currency transfer
2.2.7	Group transfer	HUF 825 / transfer
	Group transfer <sup>12</sup>	HUF 215+ amount of the effective financial transaction tax <sup>10</sup> / transfer
2.2.8	Payment initiated by the beneficiary or by third party for direct debit based on mandate via GIRO, including official transfer order, and court transfer order	payment as in point 2.2.1
2.2.9	Requesting refund for direct debit based on mandate	1.1%, minimum HUF 5,820 / request
2.2.10	Settlement of SEPA direct debit	0.3%; maximum EUR 11.4 / transfer
2.2.11	Notification on SEPA direct debit receipt	EUR 5.7 / notification
2.2.12	Requesting refund for SEPA direct debit	USD 33.6 / order
2.2.13	Settlement of direct debit based on mandate	1.1%; minimum HUF 5,820
2.2.14	Payment for group collection order <sup>6</sup>	amount of the effective financial transaction tax <sup>10</sup> / transfer

2.2.15	Foreign currency transfer <sup>3</sup> ( <i>non-SEPA<sup>4</sup> credit transfer with shared (SHA) charging option</i> ) – electronic initiation (excluding EUR transaction to another EEA States)	0.17%; minimum HUF 3,890 + amount of the effective financial transaction tax <sup>10</sup> / transfer + fee of SWIFT message sent by the Bank
	EUR foreign currency transfer to another EEA States ( <i>Non SEPA<sup>2</sup> credit transfer</i> ) – electronic initiation	0.17%; minimum HUF 3,890, maximum HUF 116,700 + amount of the effective financial transaction tax <sup>10</sup> / transfer
2.2.16	Foreign currency transfer <sup>3</sup> ( <i>non-SEPA<sup>4</sup> credit transfer with shared (SHA) charging option</i> ) – paper based submission <sup>1</sup> (excluding EUR transaction to another EEA States)	0.68%; minimum HUF 7,780 + amount of the effective financial transaction tax <sup>10</sup> /transfer + fee of SWIFT message sent by the Bank
2.2.17	Foreign currency transfer <sup>3</sup> ( <i>non-SEPA<sup>4</sup> credit transfer with OUR charging option</i> )	Foreign currency transfer fee as per 2.2.15 or 2.2.16 + USD 41 / transfer
2.2.18	SWIFT message fee	HUF 1,740 / SWIFT message sent by the Bank
2.2.19	Foreign currency transfer ( <i>SEPA<sup>4</sup> credit transfer</i> ) electronic initiation	0.1%, minimum HUF 165, maximum HUF 30,900 + amount of the effective financial transaction tax <sup>10</sup> / transfer
2.2.20	Foreign currency transfer ( <i>SEPA<sup>4</sup> credit transfer</i> ) paper-based initiation <sup>1</sup>	0.4%, minimum HUF 660, maximum HUF 124,780 + amount of the effective financial transaction tax <sup>10</sup> / transfer
2.2.21	SEPA bulk transfer electronic initiation	0.1%, minimum HUF 165, maximum HUF 30,900 + amount of the effective financial transaction tax <sup>10</sup> / transfer <sup>13</sup>
2.2.22	Urgent processing of foreign currency transfer <sup>8</sup> (Outgoing payment initiated with the same value day as the processing day)	
	SEPA transfer	the fee as per 2.2.19 or 2.2.20
	EUR foreign currency transfer to another EEA States (Non SEPA <sup>4</sup> credit transfer)	the fee as per 2.2.15 or 2.2.16
	Any foreign currency transfer to non-EEA States or non-EUR foreign currency transfer to EEA States (Non SEPA <sup>4</sup> credit transfer)	the fee as per 2.2.15 or 2.2.16 + USD 54.5
2.2.23	Urgent processing of SEPA bulk transfer electronic initiation	the fee as per 2.2.21
2.2.24	Foreign currency transfer to another customer's account within the Bank	
	electronic initiation	amount of the effective financial transaction tax <sup>10</sup> / transfer
	paper-based initiation <sup>1</sup>	0.69%; minimum HUF 8,160 + amount of the effective financial transaction tax <sup>10</sup> / transfer
	Foreign currency transfer between the Customer's own accounts within the Bank	
	electronic initiation	free of charge
	paper-based initiation <sup>1</sup>	0.69%; minimum HUF 8,160 / transfer
2.2.25	Postal voucher payments ( <i>available only via CitiDirect electronic submission</i> )	applicable postal charge <sup>5</sup> + HUF 225 + amount of the effective financial transaction tax <sup>10</sup> / item
2.2.26	Handling and crediting the counter-value of postal voucher returned without delivery <sup>11</sup>	applicable postal charge <sup>5</sup> + HUF 680 / transfer



2.2.27	Transfer of HUF account balance before account closing to another bank or to another account with the Bank	HUF 575
2.2.28	Transfer of foreign currency account balance before account closing to another bank or to another account held with the Bank	fee for foreign currency transfer
2.2.29	Cancellation of GIRO HUF transfer order before processing	HUF 1,150 / order
2.2.30	Cancellation of FCY payment order before processing	HUF 1,150 / order + potential conversion loss
2.2.31	Modification of HUF GIRO transfer order before processing	HUF 3,490 / order
2.2.32	Modification of FCY transfer order before processing	HUF 3,490 / order + potential conversion loss
2.2.33	Recall of HUF GIRO transfer order after processing (independently from the success of the transaction)	HUF 5,560 / order
2.2.34	Recall of FCY transfer order after processing	USD 36.6 / order + conversion loss
2.2.35	Booking of FCY transfer returned due to incorrect instruction without conversion or with conversion, if the amount is less than USD 5,000	free of charge
2.2.36	Booking of FCY transfer returned due to incorrect instruction with conversion or re-transferring it based on the Customer's choice, if the amount is above USD 5,000	USD 33.6
2.2.37	Bank(s)'s extra fee charged upon the claim of the Beneficiary's bank for non-automatic processing of HUF or foreign currency x-border transfer, including SEPA credit transfer (e.g. Customer submits non compliant or incorrect beneficiary account number, bank identification number, beneficiary bank is not SEPA compliant etc.)	USD 5.4 / order + foreign bank(s) fee as they occur + amount of the effective transaction tax <sup>10</sup>
2.2.38	Additional fee for processing electronic payment order that requires manual intervention <sup>10</sup> (e.g. Customer submits inadequate payment type or submits payment order incomplete or with incorrect data)	HUF 2,910 / order
2.2.39	Processing of payment order submitted via SWIFT (MT101/103/104)	fee of electronic submission <sup>1</sup> + USD 5 / order
2.2.40	Payment for Bill of Exchange collection request	HUF 5,820 / item
2.2.41	Requesting investigation and releasing of extra data file and / or information on postal services	applicable postal fee + HUF 1,150 / item

<sup>1</sup>More information on Instant Payment can be found in List of Condition Part II. Paper-based transactions are all transactions submitted not via CitiDirect, CitiConnect for Files (previously CFX, File Delivery) or SWIFT systems. Electronic initiations are all transactions submitted via CitiDirect or CitiConnect for Files (previously CFX, File Delivery).

<sup>2</sup>The Bank will process Forint transfer to abroad via VIBER, unless as per point 2.2.5 the correspondent bank of the beneficiary bank is Citibank Europe plc Hungarian Branch Office.

<sup>3</sup>In case of foreign currency transfers correspondent banks may charge fees, and the Bank is entitled to charge the relating Customer with these fees, except for the transfers within the European Union Member Countries or other countries that are partners in the European Economic Area Agreement, and transfer amount is denominated in any currency of the EEA Member Countries, in which cases the initiator and the beneficiary will be charged by fees, costs or other engagements determined only by their own financial service provider, if there is no currency exchange involved. In case of foreign currency transfers the Bank reserves the right to select another correspondent bank for the purpose of accomplishing the payment order. The Bank shall not be responsible for any harms resulting incidentally from selecting another correspondent bank, provided the Bank is able to prove that he has acted with regard to selecting and instructing in a manner that can generally be expected in the given situation.

<sup>4</sup>Regarding to SEPA credit transfer further conditions are provided in Section II. under point 1.1.11.



<sup>5</sup>The Bank provides information on the actual fees of Magyar Posta Zrt. upon request of the Customer.

<sup>6</sup>In case the Customer does not provide sufficient cover the Bank will reject the group collection orders on the date of debit.

<sup>7</sup>The Bank offers this service upon the Customer's written request with the conditions defined in the request; the fee for this service will be charged to the account indicated in the Customer's request as a credit account. Foreign currency transfers arriving to a closed account are refused by the Bank.

<sup>8</sup>Urgent processing of foreign currency transfer with same value date as the processing day (T+0) can be performed by the Bank in case of currencies like: euro (EUR), US dollar (USD), British pound (GBP), Canadian dollar (CAD), Romanian leu, Turkish lira (TRY) if the Customer order is submitted within the cut-off time defined by the Corporate List of Conditions Part II. point 1.

<sup>9</sup>Requirements of automatic processing of payment orders submitted via CitiDirect, CitiConnect for Files (previously CFX, File Delivery) or SWIFT are defined in Section II. under point 1.1.10 for payment orders not meeting these criteria an Additional fee will be charged on the day of processing.

<sup>10</sup>The general conditions regarding to financial transaction tax are provided in Commercial Banking List of Conditions Part II. under point 9. Financial transaction tax component of the charged transaction fee is equal to the current level of the financial transaction tax of which the Bank provides information in a separate announcement.

<sup>11</sup>Applicable in case of the contracts concluded after 1<sup>st</sup> of May 2012.

<sup>12</sup>Applicable in case of the contracts concluded after 3<sup>rd</sup> of April 2015.

<sup>13</sup>The fee is applicable per transaction i.e. it is calculated for each transaction in the batch one by one then the sum of the amounts calculated in this manner is debited on the account in one lump sum.

### 3. CASH TRANSACTIONS

#### 3.1 Cash deposits

3.1.1	HUF deposit at cash desk up to a maximum HUF 4,000,000 <sup>1</sup>	0.03%, minimum HUF 270
	HUF deposit at cash desk above HUF 4,000,000 <sup>1,2</sup>	fee as per point 3.1.2
3.1.2	HUF banknote deposit in bag if counted by the Bank	0.1%, minimum HUF 1,665 + fee of the National Bank of Hungary (NBH)
3.1.3	Credit the collected HUF banknote deposit in bag (counted by security company)	NBH fee
3.1.4	HUF coin deposit in bag	2.1%, minimum HUF 1,105 + NBH fee
3.1.5	Foreign currency banknote deposit with or without conversion (both for deposit in bag or at cash-desk)	0.52%, minimum USD 11 or equivalent

#### 3.2 Cash withdrawal

3.2.1	HUF withdrawal at cash desk up to a maximum HUF 4,000,000 <sup>1</sup>	0.2%, minimum HUF 270 + amount of the effective financial transaction tax <sup>3</sup>
	HUF withdrawal at cash desk above HUF 4.000.000 <sup>1,2</sup>	fee as per 3.2.2
3.2.2	HUF withdrawal in bag	0.22%, minimum HUF 1,665 + amount of the effective financial transaction tax <sup>3</sup> + NBH fee
3.2.3	Foreign currency banknote withdrawals with or without conversion (both for withdrawal in bag or at cash-desk)	1%, minimum USD 11 or equivalent + amount of the effective financial transaction tax <sup>3</sup>
3.2.4	Fee for non-withdrawal of pre-notified amounts	HUF 23,335 per occasion + cost of acquisition and liquidation of pre-notified amounts

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|-------|--|--|
| 3.2.5 | Fee for withdrawing non-pre-notified, large-amount HUF cash              | fee as per 3.2.1 + 0.22% calculated on the amount exceeded HUF 2.000.000                     |
| 3.2.6 | Fee for withdrawing non-pre-notified, large-amount foreign currency cash | fee as per 3.2.3 + 2.2% calculated on the amount exceeded the counter-value of HUF 2.000.000 |

<sup>1</sup>The Bank charges the fee of the National Bank of Hungary to the Customer on cash deposits and withdrawals in excess of 500 banknotes and / or coins. Fees charged for handling of banknotes and coins are available on the website of National Bank of Hungary ([www.mnb.hu](http://www.mnb.hu)).

<sup>2</sup>The fee is applied for cash transactions above HUF 4,000,000 calculated for the whole amount of the transaction.

<sup>3</sup>The general conditions regarding financial transaction tax are provided in Commercial Banking List of Conditions Part II. under point 9. Financial transaction tax component of the charged transaction fee is equal to the current level of the financial transaction tax of which the Bank provides information in a separate announcement.

### 3.3 General rules and regulations

*In accordance with the Recommendation 6/2019 (IV.1) published by the National Bank of Hungary, we ask our clients who wish to make a cash deposit of more than HUF 10 million (or equivalent on current exchange rate) in our Cash Center to send their request one business day before the transaction up to 14:00 to the [cashcenter@citi.com](mailto:cashcenter@citi.com) email address. You can download the sample for the request [here](#). ([www.citibank.hu](http://www.citibank.hu) – Documents\Documents\Cash Payments)*

*Please submit your HUF over the counter cash withdrawal request above HUF 2 million (considered as large amount by the Bank) and requests for specific denominations by 3 p.m. (or 1 p.m. on Fridays and Saturday working days) one banking day prior to the planned date of withdrawal, by calling the telephone customer service, or by sending a copy of the appropriately completed withdrawal form to the Bank by fax to +36 1 412 6099.*

*Please submit your over the counter cash withdrawal requests for the traded foreign currencies (USD, EUR, CHF, GBP) in excess of HUF 2 million\* or equivalent two banking days prior to the planned withdrawal date via telephone customer service, or forward a copy of the appropriately completed withdrawal slip to the Bank via Fax to +36 1 412 6099.*

*Please submit your local currency bag withdrawal request one banking day-, and bag withdrawal request for the traded foreign currencies (USD, EUR, CHF, GBP) below USD 10,000 or equivalent in writing by 1 p.m. two banking days prior to the planned withdrawal date to the Bank.*

*Please submit your bag withdrawal request for the traded foreign currencies (USD, EUR, CHF, GBP) above USD 10,000 or equivalent two banking days prior to the planned withdrawal date to the Bank.\*\**

*\*Equivalent of a foreign currency cash withdrawal is to be calculated by using the official currency mid-rate of the Bank applicable on the date of submission deadline of your request.*

*\*\*Bag deposit and bag withdrawal service can be utilized only in case a signed bilateral contract between the Bank and the Customer or a Proxy Letter is in place.*

*The original withdrawal form must be presented at the actual time of over the counter withdrawal. If the cash is not withdrawn on the indicated day, the transaction will be cancelled and the fee in Section I. point 3.2.4 will be charged.*

*In the case of a non-pre-notified, large amount cash withdrawal request, the Bank will fulfil the order only to the extent of the cash amount that is available at the Cash Center on the day of the order. The remaining amount can be acquired on the day of the order depending on whether it can be obtained on the market. The extra cost of acquiring the currency will be charged to the Customer (Section I.3.2.5, 3.2.6)*

*\*Financial transaction tax component of the charged transaction fee is equal to the current level of the funds transfer tax, which the Bank provides information on a separate Announcement.*

## 4. COLLECTIONS

#### 4.1 Cheques

4.1.1	Cheque collection <sup>1</sup> ( <i>credit counter-value upon receipt of final payment</i> )	0.26%, minimum USD 32.5 / cheque + courier charge <sup>2</sup>
4.1.2	Cheque collection <sup>1</sup> ( <i>credit with recourse, subject to final payment</i> )	0.26%, minimum USD 32.5 / cheque (including the courier charge)
4.1.3	Traveler's Cheques collection	0.31%, minimum USD 52.8 / submitted on same day in the same currency
4.1.4	Unrequited cheques	0.31%, minimum USD 52.8 / cheque
4.1.5	Investigation on status of check collection	HUF 1,685 / SWIFT message sent by the Bank
4.1.6	Bank fee because of use of courier services	as they occur

<sup>1</sup>General rules for submission and handling cheque of collection are provided in Section II. under point 1.2.

<sup>2</sup>In advance or upon payment of cheque collection collecting / paying bank may charge fees, and the Bank is entitled to charge the relating Customer with these fees.

#### 4.2 Documentary and clean collections

4.2.1	Delivery of documents against payment or acceptance	0.3%, minimum USD 50 + amount of the effective financial transaction tax <sup>1</sup>
4.2.2	Delivery of documents free of payment	0.2%, minimum USD 50
4.2.3	Release of goods sent to our address or at our disposal	USD 100
4.2.4	Amendment of collection orders	USD 30 / request
4.2.5	Cancellation of collections	0.2%; minimum USD 50
4.2.6	Acceptance held in custody	USD 100 / year
4.2.7	Clean collections ( <i>Bs/E in foreign currency</i> )	0.3%, minimum USD 50 + amount of the effective financial transaction tax <sup>1</sup>
4.2.8	Handover of import collection to another bank	USD 100
4.2.9	Tracer	USD 25 / item
4.2.10	SWIFT message fee	USD 10 / SWIFT message sent by the Bank
4.2.11	Other bank charges ( <i>postage, courier etc</i> )	as they occur

All collections are subject to the "Uniform Rules of Collections", 1995 Revision, ICC Brochure No. 522 and to any subsequent revisions thereto.

<sup>1</sup>The general conditions regarding to financial transaction tax are provided in Commercial Banking List of Conditions Part II. under point 9. As regards documentary collections the financial transaction tax shall be charged for import transactions only.

## 5. DOCUMENTARY CREDITS

### 5.1 Import documentary credits (import L/Cs)

5.1.1	Opening fee	0.2%, minimum USD 100
5.1.2	Risk premium <sup>1</sup>	as per separate agreement
5.1.3	Negotiation and payment ( <i>on sight basis</i> )	0.2%, minimum USD 200 + amount of the effective financial transaction tax <sup>2</sup>
5.1.4	Negotiation and payment ( <i>on deferred payment basis</i> )	0.25%, minimum USD 200 + amount of the effective financial transaction tax <sup>2</sup>
5.1.5	Amendments concerning the increase of the amount and / or prolongation	0.2%, minimum USD 100
5.1.6	Other amendments	USD 50 / item
5.1.7	Discrepancy fee	USD 100 / negotiation
5.1.8	Cancellation of the unused expired L/C	USD 100
5.1.9	SWIFT message fee	USD 10 / SWIFT message sent by the Bank
5.1.10	Preparing / checking L/C drafts	0.1%, minimum USD 50, maximum USD 250
5.1.11	Other bank charges ( <i>e.g. courier</i> )	as they occur

*All documentary credits are subjects to the existing and valid "Uniform Customs and Practice of Documentary Credits" (ICC)*

<sup>1</sup>*If not a pledged deposit serves as a collateral for the import L/C over and above the opening fee the Bank will charge risk premium (see Section I. under point 5.1.2) for the full tenor of the L/C, expressed as a % per annum, agreed with the Customer individually in the related contract.*

<sup>2</sup>*The general conditions regarding to financial transaction tax are provided in Commercial Banking List of Conditions Part II. under point 9.*

## **5.2 Export documentary credits (export L/Cs)**

5.2.1	Pre-advice	USD 40
5.2.2	Advising	0.15%, minimum USD 50, maximum USD 1,000
5.2.3	Negotiation and payment ( <i>on sight basis</i> )	0.2%, minimum USD 100
5.2.4	Negotiation and payment ( <i>on deferred payment basis</i> )	0.25%, minimum USD 100
5.2.5	Pre-checking of document on Customer's request	0.1%, minimum USD 50
5.2.6	Amendments	USD 50 / amendment
5.2.7	Full or partial transfer of credit or assignment of proceeds <sup>1</sup>	0.15%, minimum USD 50
5.2.8	Confirmation / discounting	as per separate agreement
5.2.9	Handing over to another bank for further handling requested by the beneficiary	USD 50 (above the advising fee)
5.2.10	Cancellation of unused expired L/C	USD 50
5.2.11	SWIFT message fee	USD 10 / SWIFT message sent by the Bank
5.2.12	Other bank charges ( <i>e.g. courier</i> )	as they occur

<sup>1</sup>*The Bank will transfer a documentary credit only if fees associated with the transfer have been paid.*

## 6. GUARANTEES, CUSTOM SURETIES

6.1	Advising without the engagement of the Bank	0.15%, minimum HUF 10,000; maximum HUF 200,000
6.2	Amendment <i>(when the guarantee is advised by the Bank without any engagement)</i>	HUF 15,000
6.3	Guarantees, sureties or undertakings for guarantee issued by the Bank	0.125% / month started, minimum HUF 25,000 / guarantee, for a year, collected yearly in advance
6.4	Guarantee issued under our protection	0.15% / month, minimum HUF 30,000 / guarantee, for a year, collected yearly in advance
6.5	Increase of the amount and / or prolongation of the guarantee issued by the Bank	0.125% / month, minimum HUF 25,000 / guarantee, for a year, collected yearly in advance
6.6	Risk premium <sup>2</sup>	as per separate agreement
6.7	Other amendments <i>(when the guarantee is issued by the Bank)</i>	HUF 15,000
6.8	Forwarding claims of guarantees previously not registered at the Bank	HUF 10,000
6.9	Presenting, handling of a claim for guarantees registered (received and issued) at the Bank	0.2%, minimum HUF 15,000 + amount of the effective financial transaction tax <sup>3</sup>
6.10	Review of non-Bank standard guarantee wording	0.1%; minimum HUF 10,000 / item
6.11	Guarantee wording negotiation with the beneficiary	HUF 25,000
6.12	Issuance of letter of intent for guarantee	HUF 35,000
6.13	Courier	as they occur
6.14	Other bank charges <i>(e.g. UPS postage)</i>	as they occur
6.15	Certificate of issuance of the guarantee	HUF 5,000
6.16	Issuance of extra copy on Customer's request	HUF 2,000
6.17	Administration because of non-accurate documentary instruction	HUF 5,000

<sup>1</sup>Guarantee also means the bank guarantee issued subject to the Act IV of 1959 on the Civil Code.

<sup>2</sup>If there is no pledged deposit placed as collateral for a guarantee, over and above the guarantee fee as per point 6.6, respectively the Bank will charge a risk premium for the whole guarantee tenor, expressed as a % per annum, agreed with the Customer individually in the related contract.

<sup>3</sup>The general conditions regarding to financial transaction tax are provided in Commercial Banking List of Conditions Part II. under point 9. The Bank shall charge the financial transaction tax for payments of claims received for guarantees issued by the Bank.

## 7. MASTERCARD (the service is not available from July 1, 2021)

## 8. CITIDIRECT INTERNET BANKING SERVICE

8.1	CitiDirect transaction initiation and information inquiry	free of charge
8.2	Installation <sup>2</sup>	HUF 10,330 / visit
8.3	Training and helpdesk	free of charge
8.4	SafeWord Card / MobilePASS <i>(to generate dynamic password)</i>	
	first SafeWord card <sup>2</sup>	HUF 4,340 / month / card / MobilePASS access
	second <sup>1</sup> and each additional SafeWord card	HUF 4,340 / month / card
8.5	SafeWord card change fee	HUF 5,270 / change
8.6	MobilePASS change fee	HUF 100 / change
8.7	On-site consultation <i>(in connection with maintenance of internet based banking system (CitiDirect))</i>	HUF 17,460 / visit
8.8	Automatic file and report delivery via e-mail first 3 e-mail addresses	HUF 5,820 / month
	Automatic file and report delivery via e-mail additional e-mail addresses	HUF 1,740 / month / e-mail address
8.9	Infopool-sending account statement via SWIFT message MT940/MT942/MT950	USD 115 / month / reported account
8.10	CitiDirect report customization	USD 57.7 / report
8.11	CitiDirect BE Mobile (mobile bank service) fee <i>(independently from the number of users)</i>	free of charge*

<sup>1</sup>This fee is applicable in case CitiDirect service is requested after 11 April 2011. For service requests submitted before this date Mid-size Corporate List of Conditions valid from 2 November 2010 prevails.

<sup>2</sup>This fee is applicable in case of contracts concluded after 3 April 2015.

\*This fee is applicable as of 31 March 2014.

## 9. TELEPHONE CUSTOMER SERVICE FEES, INFORMATION

9.1	Information of account balances, Forint and foreign currency transfers and returned items	free of charge
9.2	Information of banking products and services, their fees and interests	free of charge
9.3	Copies of bank documents	HUF 1,150 / document

## 10. SMS SERVICES

10.1	Subscription fee	HUF 570 / month / Customer
10.2	SMS fee	HUF 50 / item

## 11. CITIFX PULSE INTERNET BASED, ONLINE FOREIGN CURRENCY CONVERSION SYSTEM

11.1	Implementation and usage	free of charge
11.2	Initiation of transaction	free of charge

## 12. FINANCING<sup>1</sup>

12.1	Indicative offer <sup>2</sup>	HUF 16,200; due at issuing the indicative offer by the Bank
12.2	Letter of intent (for tender) <sup>2</sup>	HUF 27,250; due at issuing the letter of intent by the Bank
12.3	Credit commitment <sup>2</sup>	0.27%; minimum HUF 27,250, maximum HUF 300,000; due at issuing the credit commitment by the Bank
12.4	Committed offer <sup>3</sup>	0.27%; minimum HUF 27,250, maximum HUF 300,000; due at issuing the committed offer by the Bank
12.5	Project examination fee <sup>4</sup>	0.27%; due at presenting the credit request to the Bank
12.6	Credit assessment fee <sup>5</sup>	HUF 55,000; due at presenting the credit request to the Bank
12.7	Approval fee	As defined in the applicable Agreement; due promptly after the approval but latest at signing of the Agreement.
12.8	Handling fee <sup>6</sup>	As defined in the applicable Agreement; due at signing of the Agreement and, in case of facility/line agreements with tenor longer than 1 year due on each anniversary of the day the facility/line was made available to the Customer and, in case of Agreements with an annual termination option on each Anniversary, while in case of Loans with tenor longer than 1 year it is due on each anniversary from the day the first Loan was availed, calculated on the basis of the outstanding principal amount as of the actual anniversary date.
12.9	Disbursement fee	As defined in the applicable Agreement; due at the time of disbursement.
12.10	Commitment fee	As defined in the applicable Agreement; due for the daily calculated unused part of the credit or guarantee line on the last banking day of each calendar month via account debit by the Bank, or at times and conditions defined by the applicable Agreement.
12.11	Drawdown / repayment	For drawdown/repayment of a loan based on a Credit Facility Agreement the drawdown/repayment notice has to be submitted to the Bank latest by 1:00 p.m. three (3) Business Days prior to the drawdown/repayment date indicated in the drawdown/repayment notice or by the time defined in the Agreement; minimum amount to be drawn or repaid is HUF 1,000,000 or equivalent amount in foreign currency.
12.12	Drawdown fee	As defined in the applicable Agreement; due at the time of the drawdown.



12.13	Interest payment	Interest is due as defined in the applicable Agreement, in case the interest payment dates are not defined by the applicable Agreement, interest of overdrafts is due according to Section II.8 of the present List of Conditions, interest of loans granted based on loan and credit line agreements is due on the last day of the Interest Period. The Bank debits the interest due on the Customer's payment account defined in the applicable Agreement.
12.14	Default interest	Default interest is due as defined in the applicable Agreement if the default interest rate is not defined in the Agreement then the interest rate of the default interest payable on overdue amounts equals to the penalty interest defined under 1.1.8. Default interest is payable from the day following the due date.
12.15	Prepayment <sup>7</sup>	If not otherwise defined in the applicable Agreement the minimum amount of prepayment is HUF 1,000,000 or equivalent amount in foreign currency; the Bank is entitled to charge prepayment fee which equals to 1% of the prepaid loan amount, minimum HUF 55,000.
12.16	Loan repayment fee <sup>8</sup>	Amount of the effective transaction tax <sup>13</sup> , for all product types related to the amount of the Loan repayment, due at the time of the Loan repayment.
12.17	Agreement amendment fee	HUF 66,600 <sup>9</sup> ; due at signing of the amendment of the Agreement
12.18	Agreement cancellation fee <sup>10,11</sup>	HUF 55,000; due at cancellation of the Agreement
12.19	Debt statement request fee <sup>10</sup>	HUF 10,950; due at issuing of the Debt statement
12.20	Handling fee <sup>12</sup>	0.27%; minimum HUF 27,250; due at opening of an L/C, or issuing of a guarantee and, in case of L/Cs or guarantees with tenor longer than 1 year on each anniversary of the date of opening or the date of issuance.
12.21	Fee of written demand <sup>8</sup>	HUF 550 / letter; payable for any written demand sent by the Bank due to non-contractual performance of the Customer, in case of all product types; due at posting of the written demand.

<sup>1</sup>In case of foreign currency Agreement the minimum fees expressed in foreign currency will be defined in the specific agreements.

<sup>2</sup>Applicable in case of Agreements concluded, credit commitments and letter of intents issued after April 11, 2011.

<sup>3</sup>Applicable as of February 3, 2015.

<sup>4</sup>Applicable in case of credit requests presented to the Bank after May 1, 2012.

<sup>5</sup>Applicable in case of credit requests presented to the Bank after June 4, 2011.

<sup>6</sup>In case of documentary credit (L/C) opened and guarantee issued with cash collateral point 12.20 is applicable.

<sup>7</sup>Applicable in case of Agreements concluded after July 1, 2012.

<sup>8</sup>Applicable in case of Agreements concluded after December 1, 2012.

<sup>9</sup>Or as defined in the applicable Agreement.

<sup>10</sup>Applicable in case of Agreements concluded after July 15, 2009.

<sup>11</sup>Charged in case of cancellation of overdraft facility, credit facility and guarantee line if no prepayment fee is charged.

<sup>12</sup>Charged in case of cash collateralized documentary credit and guarantee; the fee will be charged in advance. Applicable in case of Agreements concluded after May 3, 2010. In case the documentary credit or guarantee is not cash collateralized; the fee will be defined in the applicable Agreement.

<sup>13</sup>The general conditions regarding financial transaction tax are provided in Section II. under point 9 of the present List of Conditions.

### 13. CASH POOLING<sup>1</sup>

13.1	Monthly cash pool fee regarding accounts kept by the Bank	USD 50 / account
13.2	Cash pooling regarding accounts kept by the Bank (for transactions are not subject to financial transaction tax <sup>2</sup> )	free of charge
13.3	Cash pooling regarding accounts kept by the Bank (for transactions are subject to financial transaction tax <sup>2</sup> )	amount of the effective financial transaction tax <sup>3</sup>
13.4	Monthly international cash pool fee	USD 80 / account
13.5	International cash pooling	amount of the effective financial transaction tax <sup>3</sup>
13.6	Cash pool implementation fee	USD 100 / agreement
13.7	Cash pool amendment implementation fee	USD 50 / agreement
13.8	Cash pool interest re-allocation - monthly reporting fee	USD 60 / agreement
13.9	Cash pool interest re-allocation booking fee	USD 10 / account

<sup>1</sup>Target balancing is all payment transactions executed by the Bank based on a multilateral agreement involving the Customer, based on which agreement the payment services provider executes automatic credit and/or debit transactions on the payment accounts of the account holders involved in the multilateral agreement with the purpose of achieving the account balance defined in the agreement. Especially, but not exclusively the following agreements shall be deemed to be target balancing agreements: Cash Pooling Agreement, Agreement on Cash Concentration Services, Cash Pool Account Agreement, Target (Zero) Balancing Agreement.

Applicable in case of contracts concluded after 10<sup>th</sup> of October 2016.

<sup>3</sup>The general conditions regarding to financial transaction tax are provided in Corporate Bank List of Conditions Part II. under point 9.