

***Corporate List of Conditions - Part I. /  
Corporate Pricing and Cut-Off Times Schedule– Part I.***

**Effective from 31 March 2023**

**General Conditions**

This List of Conditions is an inseparable part of the General Business Conditions, as well as the User Guide which relates to the Master Account and Service Terms, furthermore the General Lending Conditions of the Corporate Services of Citibank Europe plc Hungarian Branch Office (hereinafter „the 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, as well as the User Guide which relates to the Master Account and Service Terms, furthermore the General Lending Conditions of the Corporate Services. The fees and conditions provided below apply to standard banking transactions and they have been defined according to the Bank and money circulation regulations 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 the 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 forint (HUF) and foreign currency accounts)*

<b>1.1 Forint payment account interest</b>	Interest rate on the basis of 360 day year	EBKM* on the basis of 365 day year
a) Forint sight account interest	0% p.a.	0% p.a.
b) Negative balance on the payment account or exceeding of approved overdraft limit (in the absence of relevant overdraft agreement)		Penalty interest defined by the effective Civil Code + 5%, calculated from the first day of the negative balance
<b>1.2 Foreign currency sight interest</b>	Interest rate on the basis of 360 day year	EBKM* on the basis of 365 day year
a) Foreign currency sight interest (except EUR account opened under subsection b)	0% p.a.	0% p.a.
b) EUR accounts interest		
• for accounts opened between February 9, 2018 and August 17, 2022	€STR – 0.30% p.a.	-0.3924% p.a.
c) Negative balance on the payment account or exceeding of approved overdraft limit (in the absence of relevant overdraft agreement)		Penalty interest defined by the effective Civil Code + 5%, calculated from the first day of the negative balance

\* EBKM: Unified Deposit Rate Index – reference rate valid on 3<sup>rd</sup> of August 2022

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 rates change, the Bank is entitled to apply the modification on the client'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.

### 1.3 Time Deposits

1.3.1	Fee for early termination of Market Linked Deposit	as defined in the individual offer
1.3.2	Early access to other HUF and foreign currency time deposits <i>(It is only possible to access the entire amount before maturity)</i>	HUF 4,195 / occasion
1.3.3	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.
1.3.4	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.

### 1.4 Account management charges

1.4.1	Account opening	free of charge
1.4.2	Forint payment account maintenance fee	HUF 8,410 / account / month
1.4.3	Foreign currency account maintenance fee	USD 40.4 or equivalent / month / account
1.4.4	Contracting overdraft agreement for a new Customer	HUF 21,055
1.4.5	Confirmation of funds transfer <i>(upon request of the Customer)</i>	HUF 2,790 / certificate
1.4.6	Confirmation of account balance and/or account number <i>(upon request of the Customer)</i>	HUF 1,385 / certificate
1.4.7	Account management related other certification (General bank reference, confirmation of authority over the account) <i>(*upon request of the Customer)</i>	HUF 4,200 / certificate
1.4.8	Account information for auditors statement	HUF 28,075 / certificate
1.4.9	Original account statement <i>(One statement per month is free of charge. The Bank charges this fee for any further account statement)</i>	HUF 660 / statement
1.4.10	Copy of account statement <i>(not older than 1 year)</i>	HUF 1,110 / statement
1.4.11	Copy of account statement <i>(older than 1 year)</i>	HUF 1,670 / statement
1.4.12	Debit / Credit advice <i>(The Bank charges this fee for separate credit and debit advice)</i>	HUF 275 / page
1.4.13	Interest advice <i>(The Bank charges this fee for separate advice)</i>	HUF 25 / page

1.4.14	Time deposit and loan advice	free of charge
1.4.15	Electronic account information	free of charge
1.4.16	Detailed commission and transaction report ( <i>as per the Bank's standard format</i> )	HUF 7,000 / report
1.4.17	Detailed transaction and commission report ( <i>upon request of the Customer</i> ) <sup>3</sup>	as agreed
1.4.18	Transaction fee	free of charge
1.4.19	Reception of request for debit based on mandate	HUF 2,785 / authorization
1.4.20	Reception of authorization for group collection	HUF 2,785 / authorization
1.4.21	Reception of authorization for SEPA direct debit	EUR 12.6 / authorization
1.4.22	Handling credits including Buyer Identifier – setup fee	HUF 21,055 / account
1.4.23	Reception of standing order	HUF 2,785 / order
1.4.24	Resending of detailed cash transfer order report ( <i>upon request of the Customer</i> )	HUF 1,380 / booking day
1.4.25	Same-day processing of foreign currency transfer order or paper based Forint transfer order submitted after the cut-off time <sup>1</sup>	HUF 4,195 / transfer + transfer fee
1.4.26	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
1.4.27	Settlement of a non-approved overdraft via debiting the Customer's other payment account with the Bank	HUF 1,380 / item
1.4.28	Safe custody fee/Registration fee <sup>2</sup> ( <i>calculated from the date specified in the notice</i> )	HUF 13,980 / account / month
1.4.29	Account closing fee (without closing of Customer relationship)	HUF 7,000 / account
1.4.30	Closing of Customer relationship within six months	HUF 7,000 / account
1.4.31	Fee for instructions submitted on non-Bank standard form	HUF 685 / instruction + transfer fees
1.4.32	Other bank charges ( <i>postage, courier etc.</i> )	as they occur
1.4.33	Copy of SWIFT message ( <i>upon request of the Customer via Post or electronically</i> )	HUF 2,790 / message
1.4.34	Capital placement certificate fee	HUF 4,905 / certificate
1.4.35	Data request from the Central Credit Information System	free of charge
1.4.36	Investigation ( <i>item not older than 6 months</i> )	USD 40 / order
1.4.37	Investigation ( <i>item older than 6 months</i> )	USD 69 / order
1.4.38	Printing of Property sheets for a lending deal	HUF 3,500 / sheet
1.4.39	Opening of first payment account for off-shore enterprises	HUF 70,205
1.4.40	Opening of first payment account for non-resident enterprises	HUF 21,055
1.4.41	NAV EBÜK message sending <sup>5</sup>	HUF 245 / message

<sup>1</sup>The Bank will do its best to process the orders received after respective cut off time on the same day (see Section II.1.) but does not guarantee to fulfill 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>2</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 each commenced month from the starting date of the safe custody or the registration date.

<sup>3</sup>The Bank reserves the right to make a decision about satisfying or refusing the Customer's request.

<sup>4</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>5</sup>Applicable in case of the contracts concluded after 10<sup>th</sup> of October 2016.

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

## 2. PAYMENTS

### 2.1 Credits

2.1.1	Forint via GIRO (instant and intraday settlement) <sup>6</sup>	free of charge
2.1.2	Forint via VIBER	free of charge
2.1.3	Forint via in-house book transfer (instant and intraday settlement) <sup>6</sup>	free of charge
2.1.4	Electronic initiation of request for debit based on mandate	free of charge
2.1.5	Initiation of request for debit based on mandate on paper without underlying documents ( <i>personal delivery, letter</i> )	HUF 1,380 / item
2.1.6	Initiation of request for debit based on mandate on paper enclosing underlying documents for example bill of exchange collection ( <i>personal delivery, letter</i> )	HUF 2,785 / item
2.1.7	Crediting direct debit based on mandate	free of charge
2.1.8	Electronic initiation of group collection transactions	GIRO fee + HUF 14 / item
2.1.9	Crediting group collection items	GIRO fee + HUF 14 / item
2.1.10	Submission of Bill of Exchange ( <i>in HUF</i> ) for collection	HUF 2,785 / bill
2.1.11	Foreign currency credits <sup>1</sup> ( <i>Non SEPA<sup>2</sup> credit transfer</i> ) (excluding EUR transaction from another EEA States)	USD 6.9 / item
	EUR foreign currency credit from another EEA States ( <i>Non SEPA<sup>2</sup> credit transfer</i> )	free of charge
2.1.12	Foreign currency credits ( <i>SEPA<sup>2</sup> credit transfer</i> )	free of charge
2.1.13	Fee for early availability the equivalent of credit items <sup>3</sup>	the same interest rate as defined under point 1.4.26
2.1.14	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 26 / order
2.1.15	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 78 / order
2.1.16	Crediting cash transfer order via Magyar Posta Zrt. ( <i>postal check</i> ), for clients not having valid contract	charge under point 2.1.15 + HUF 130 / order

2.1.17	Sending a first order for cash transfer order ( <i>postal check</i> ) draft to Magyar Posta Zrt.	HUF 14,030 / order
2.1.18	Sending further order of cash transfer order draft to Magyar Posta Zrt.	HUF 4,195 / order
2.1.19	Sending for revision the cash transfer order draft to Magyar Posta Zrt.	HUF 4,195 / order
2.1.20	Resend amount of cash transfer order received to a closed account number via postal voucher	according 2.2.28 point fee
2.1.21	Credit with Buyer Identifier	HUF 39 / item

<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 2.1.11.

<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 transfer via GIRO ( <i>electronic submission</i> ) ( <i>instant and intraday settlement</i> ) <sup>1</sup>	0.06% ( <i>including GIRO/National Bank of Hungary (NBH) fee</i> ) minimum HUF 195, maximum HUF 7,000 + amount of the effective transaction tax <sup>10</sup> / transfer
	Forint transfer via GIRO ( <i>paper based submission</i> ) <sup>1</sup>	0.24 % ( <i>including GIRO/National Bank of Hungary (NBH) fee</i> ) minimum HUF 780, maximum HUF 28,000 + amount of the effective transaction tax <sup>10</sup> / transfer
2.2.2	Domestic Forint transfer via VIBER – ( <i>electronic submission</i> )	HUF 22,070 / transfer
2.2.3	Domestic Forint transfer via VIBER – ( <i>paper based submission</i> ) <sup>1</sup>	0.66% ( <i>including National Bank of Hungary fee</i> ), minimum HUF 28,080, maximum HUF 277,140 + amount of the effective transaction tax <sup>10</sup> / transfer
2.2.4	Forint transfer to another client's account within the Bank  electronic initiation (instant and intraday settlement) <sup>1</sup>	HUF 195 / + amount of the effective transaction tax <sup>10</sup> / transfer

	paper-based initiation	0.24 %; minimum HUF 780, maximum HUF 28,000 + amount of effective transaction tax <sup>10</sup> / transfer
	Forint transfer between the client's own accounts within the Bank	
	electronic initiation (instant and intraday settlement) <sup>1</sup>	HUF 195 / transfer
	paper-based initiation	0.24 %; minimum HUF 780, maximum HUF 28,000
2.2.5	Monthly minimum transaction fee <i>(if the cumulated fee of the transaction under 2.2.1 and 2.2.4 is less than the fee quoted here in this point)</i>	USD 195 / month / operating payment account
2.2.6	Forint transfer to abroad <sup>2</sup> <i>(if the correspondent bank of the beneficiary bank is the Citibank Europe plc Hungarian Branch Office)</i>	charge of Forint transfer fee to another client's account within the Bank + fee of 1 SWIFT message by the Bank
2.2.7	Forint transfer to abroad <sup>2</sup> via VIBER <i>(if the correspondent bank of the beneficiary bank is not the Citibank Europe plc Hungarian Branch Office)</i>	fee for Foreign currency transfer
2.2.8	Payment for Bill of Exchange collection request	HUF 7,000 / item
2.2.9	Group transfer	GIRO fee + HUF 1,075 / transfer
2.2.10	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	the charge under point 2.2.1
2.2.11	Requesting refund for direct debit based on mandate	1.2%; minimum HUF 7,000 / request
2.2.12	Settlement of SEPA direct debit	0.34%; maximum EUR 13.7 / transfer
2.2.13	Notification on SEPA direct debit receipt	EUR 6.9 / notification
2.2.14	Requesting refund for SEPA direct debit	USD 40.4 / order
2.2.15	Settlement of group collection order <sup>6</sup>	amount of effective transaction tax <sup>10</sup> / transfer
2.2.16	Requesting refund for group collection	1.2%; minimum HUF 7,000
2.2.17	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)	0.06%; minimum USD 34.7, maximum USD 350.1 + 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	0.06%; minimum USD 34.7, maximum USD 72.1 + amount of the effective financial transaction tax <sup>10</sup> / transfer
2.2.18	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)	0.11%; minimum USD 140.1, maximum USD 695.4 + 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> – paper based submission <sup>1</sup>	0.11%; minimum USD 92.5, maximum USD 695.4 + amount of the effective financial transaction tax <sup>10</sup> /transfer
2.2.19	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 2.2.17 or 2.2.18 + USD 49 / transfer
2.2.20	Foreign currency transfer <i>(SEPA<sup>4</sup> credit transfer)</i> electronic initiation	0.06%; minimum HUF 195, maximum HUF 7,000 + amount of the effective financial transaction tax <sup>10</sup> / transfer

2.2.21	Foreign currency transfer ( <i>SEPA<sup>4</sup> credit transfer</i> ) paper-based initiation <sup>1</sup>	0.24%; minimum HUF 780, maximum HUF 28,000 + amount of the effective financial transaction tax <sup>10</sup> / transfer
2.2.22	SEPA bulk transfer electronic initiation	0.06%; minimum HUF 195, maximum HUF 7,000 + amount of the effective financial transaction tax <sup>10</sup> / transfer <sup>12</sup>
2.2.23	Urgent processing of foreign currency transfer ( <i>Outgoing payment initiated with the same value day as the processing day</i> ) <sup>8</sup>	
	SEPA transfer	the fee as per 2.2.20 or 2.2.21
	EUR foreign currency transfer to another EEA States ( <i>Non SEPA<sup>4</sup> credit transfer</i> )	the fee as per 2.2.17 or 2.2.18
	Any foreign currency transfer to non-EEA States or non-EUR foreign currency transfer to EEA States ( <i>Non SEPA<sup>4</sup> credit transfer</i> )	the fee as per 2.2.17 or 2.2.18 + USD 65.6
2.2.24	Urgent SEPA bulk transfer electronic initiation	the fee as per 2.2.22
2.2.25	SWIFT message fee	USD 6.9 / fee of SWIFT message sent by the Bank
2.2.26	Foreign currency transfer to another client's account within the Bank electronic initiation	amount of effective financial tax <sup>10</sup>
	Foreign currency transfer between client's own accounts within the Bank electronic initiation	free of charge
2.2.27	Foreign currency transfer to another clients's account within the Bank paper based submission	USD 27.5 + amount of effective financial tax <sup>10</sup> / transfer
	Foreign currency transfer between clients's own accounts within the Bank paper based initiation	USD 27.5 / transfer
2.2.28	Local postal voucher payments ( <i>available only via CitiDirect electronic submission</i> )	applicable postal charge <sup>5</sup> + HUF 265 + amount of financial transaction tax <sup>10</sup> / items
2.2.29	Handling and crediting the counter-value of postal voucher returned without delivery <sup>11</sup>	applicable postal charge <sup>5</sup> + HUF 815 / transfer
2.2.30	Transfer of HUF account balance before account closing to another bank or to another account with the Bank	HUF 685
2.2.31	Transfer of foreign currency account balance before account closing to another bank or to another account with the Bank	fee for Foreign currency transfer
2.2.32	Cancellation of HUF payment order before processing	HUF 1,380 / order
2.2.33	Cancellation of foreign currency payment order before processing	HUF 1,380 / order + potential conversion loss
2.2.34	Modification of GIRO HUF transfer order before processing	HUF 4,195 / order
2.2.35	Modification of FCY transfer order before processing	HUF 4,195 / order+ potential conversion loss

2.2.36	Recall of HUF GIRO transfer order after processing (independently from the success of the transaction)	HUF 6,685 / order
2.2.37	Cancellation of foreign currency payment order after processing	USD 40.4 / order + conversion loss
2.2.38	Booking of FCY transfers returned due to incorrect instruction without conversion or with conversion, if the amount is less than USD 5,000	free of charge
2.2.39	Booking of FCY transfers 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 40.4
2.2.40	Bank's extra fee charged for 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 or the beneficiary bank is not SEPA compliant etc.)	USD 6.9 / order + foreign bank(s) fee as they occur
2.2.41	Additional fee for processing electronic payment order that requires manual intervention by the Bank. Electronically submitted inadequate payment type or submitted payment order with incomplete or incorrect data <sup>9</sup>	HUF 3,495 / order
2.2.42	Processing of payment order submitted via SWIFT (MT101/103/104)	fee of electronic submission <sup>1</sup> + USD 6.5 / order
2.2.43	Requesting investigation and releasing of extra data file and/or information on postal services (upon Customer request)	applicable postal fee + HUF 1,380 / 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. Electronic initiations are all transactions submitted via CitiDirect, CitiConnect for Files (previously CFX, File Delivery).

<sup>2</sup>In each case of a Forint transfer to abroad the Bank will process the payment via VIBER exclusively, unless as per Point 2.2.6 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.

<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 (RON) 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. The Bank cannot guarantee the payment order executing regulations and cut-off times of its correspondent banks.

<sup>9</sup>Requirements of straight through processing of payment orders submitted via CitiDirect, CitiConnect for Files (previously CFX, File Delivery) or SWIFT are defined in List of Conditions Part II. under point 1.1.1 for payment orders not meeting these criteria the fee will be charged on the day of processing.



<sup>10</sup>The general conditions regarding to financial transaction tax are provided in Corporate 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 May 2012.

<sup>12</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 *Discontinued*

3.1.2 *Discontinued*

3.1.3 Credit the collected HUF banknote deposit in bag (counted by security company) fee of the National Bank of Hungary

3.1.4 HUF coin deposit in bag (counted by security company) 2.79%; minimum HUF 1,510 + fee of the National Bank of Hungary

3.1.5 Foreign currency banknote deposit with or without conversion (for deposit in bag) 0.69%; minimum USD 13.8 or equivalent

#### 3.2 Cash withdrawal

3.2.1 *Discontinued*

3.2.2 HUF withdrawal in bag (by security company) 0.27%; minimum HUF 2,090 + amount of the effective financial tax<sup>1</sup> + fee of the National Bank of Hungary

3.2.3 Foreign currency banknote withdrawals with or without conversion (for withdrawal in bag) 1.39%; minimum USD 13.9 or equivalent + amount of the financial transaction tax<sup>1</sup>

3.2.4 Fee for non-withdrawal of pre-notified amounts HUF 28,080 per occasion + cost of acquisition, preparation for delivery and liquidation of pre-notified amounts

3.2.5 *Discontinued*

3.2.6 *Discontinued*

<sup>1</sup>The general conditions regarding to financial transaction tax are provided in Corporate 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

Please submit your local currency bag withdrawal request and bag withdrawal request for the traded foreign currencies (USD, EUR, CHF, GBP) in writing by 1 p.m. two banking days prior to the planned withdrawal date to the Bank to the [citihu.documentation@citi.com](mailto:citihu.documentation@citi.com) email address.\*

\*Contract for Cash Collection with Cash in Transit company can only be concluded with the prior permission of the Bank. Cash Collection and Cash withdrawal services are only allowed based on a Proxy Letter submitted by the Customer to the Bank in advance, in which the Customer informs the Bank which Cash in Transit Company is authorized to deliver and process cash on its behalf. In the event of a change of service provider, the Customer must submit a new authorization.

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.

## 4. COLLECTIONS

### 4.1 Cheques

4.1.1	Cheque collection <sup>1</sup> (credit countervalue upon receipt of final payment)	0.3%; minimum USD 37.2 / cheque + courier charge <sup>2</sup>
4.1.2	Cheque collection <sup>1</sup> (credit with recourse subject to final payment)	0.3%; minimum USD 37.2 / cheque (including courier charge)
4.1.3	Travelers Cheques collection	0.37%; minimum USD 60.5 / submitted on same day in same currency
4.1.4	Returned cheques	0.34%; minimum USD 60.5 / cheque
4.1.5	Investigation on status of cheque collection	USD 12.7 per SWIFT message sent by the Bank
4.1.6	Bank fee because of utilization 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 to collection orders	USD 30 / request
4.2.5	Cancellation of unsettled collections	0.2%; minimum USD 50
4.2.6	Acceptance held in custody	USD 100 / year
4.2.7	Clean collections (Bs/E in foreign currency)	0.3%; minimum USD 50 + amount of the effective financial transaction tax <sup>1</sup>
4.2.8	Handover of collection to another bank	USD 100
4.2.9	Tracer	USD 25 / item
4.2.10	SWIFT message fee	USD 10 per SWIFT message sent by the Bank

4.2.11 Other bank charges (postage, courier etc) 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 Corporate 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	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>1</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>1</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 / document submitting
5.1.8	Cancellation of unused expired L/C	USD 100
5.1.9	SWIFT message fee	USD 10 per 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 (e.g. courier)	as they occur

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

<sup>1</sup>The general conditions regarding to financial transaction tax are provided in Corporate 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 client's request	0.1%; minimum USD 50
5.2.6	Amendments	USD 50 / amendment
5.2.7	Full or partial transfer of credit, 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 per SWIFT message sent by the Bank
5.2.12	Courier	as they occur
5.2.13	Other bank charges (e.g. UPS postage)	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<sup>1</sup>, CUSTOM SURETIES

6.1	Advising without the engagement of the Bank	0.15%; minimum USD 50, maximum USD 1,000
6.2	Amendment (when the guarantee is advised by the Bank without any engagement)	USD 100 / item
6.3	Guarantees, sureties or undertakings for guarantee issued by the Bank <sup>2</sup>	USD 150 / guarantee, collected up front
6.4	Guarantee issued under our protection <sup>2</sup>	as per separate agreement
6.5	Increase of the amount and / or prolongation of the guarantee issued by the Bank <sup>2</sup>	USD 150 / guarantee, collected up front
6.6	Guarantee fee <sup>2</sup>	as per separate agreement
6.7	Other amendments (when the guarantee is issued by the Bank)	USD 100 / modification
6.8	Forwarding claims of guarantees previously not registered at the Bank	USD 50 / item
6.9	Presenting, handling of a claim for guarantees registered (received and issued) at the Bank	0.15%; minimum USD 50 + amount of the effective financial transaction tax <sup>3</sup>
6.10	Review of non Citibank standard guarantee wording	USD 150
6.11	Guarantee wording negotiation with the beneficiary	USD 100
6.12	Issuance of letter of intent for guarantee	USD 150
6.13	Courier	as they occur
6.14	Other bank charges (e.g. UPS postage)	as they occur
6.15	Certificate of issuance of the guarantee	USD 25 / certificate

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

<sup>2</sup> Applicable in case of guarantee applications submitted to the Bank after 31 March 2022.

<sup>3</sup>The general conditions regarding to financial transaction tax are provided in Corporate Bank 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 1 July 2021)

## 8. CITIDIRECT INTERNET BANKING SERVICE

8.1	CitiDirect transaction initiation and information inquiry	free of charge
8.2	Installation	free of charge
8.3	Training and helpdesk	free of charge
8.4	SafeWord Card / MobilePASS <i>(to generate dynamic password)</i>	HUF 6,870 / month / card / MobilePASS access
8.5	SafeWord card change fee	HUF 6,335 / change
8.6.	MobilePASS change fee	HUF 120 / change
8.7	On-site consultation <i>(in connection with maintenance of internet based banking system (CitiDirect))</i>	HUF 21,010 / visit
8.8	Automatic file and report delivery via e-mail first 3 e-mail addresses	HUF 7,000 / month
8.9	Automatic file and report delivery via e-mail additional e-mail addresses	HUF 2,090 / month / e-mail address
8.10	Infopool-sending account statement via MT940/MT942/MT950 SWIFT message	USD 120 / month / reported account
8.11	CitiDirect – SAP integration / consulting	USD 600 / implementation
8.12	CitiDirect – report customization	USD 60 / report
8.13	CitiDirect BE Mobile (mobile bank service) fee <i>(independently from the number of users)*</i>	free of charge*

*\*This fee is not applicable as of publication of the present amendment.*

## 9. CITISERVICE 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 upon the Customer's request	HUF 1,380 / document

## 10. CITIBANK E-MAIL AND SMS SERVICES

10.1	Subscription fee	HUF 685 / month / Customer
10.2	SMS fee	HUF 57 / 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. CASH POOLING<sup>1</sup>

12.1	Monthly cash pool fee regarding accounts kept by the Bank	USD 50 / account
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12.2	Cash pooling regarding accounts kept by the Bank (for transactions are not subject to financial transaction tax <sup>2</sup> )	free of charge
12.3	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>
12.4	Monthly international cash pool fee	USD 80 / account
12.5	International cash pooling	amount of the effective financial transaction tax <sup>3</sup>
12.6	Cash pool implementation fee	USD 100 / agreement
12.7	Cash pool amendment implementation fee	USD 50 / agreement
12.8	Cash pool interest re-allocation - monthly reporting fee	USD 60 / agreement
12.9	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 the contracts concluded after 3rd of February 2015.*

<sup>2</sup> *Target balancing is exempt according to Act CXVI of 2012 on the financial transaction duty, if it occurs in connection with group financing as defined by (1) 11. 6 § of Act CCXXXVII of 2013.*

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