Moneyback Discount Program Terms and Conditions

Effective 1 August 2026

Posted 31 July 2026

Content

Chapter 1 - General Information

1.1. The Moneyback Discount Program is organized and operated by Erste Bank Hungary Zrt. The Moneyback Discount Program is hereinafter referred to as the **Moneyback Program.**

1.2. The organizer of the program is Erste Bank Hungary Zrt., hereinafter referred to as the **bank.**

1.3. In organizing the program, the bank cooperates with Dateio s.r.o. (registered office in the Czech Republic, 150 00- Prague 5, Beniškové 1285/7, Košiře, company identification number: 02216973, registered in the Commercial Register kept by the Prague City Court, Section C, registration number: 216820), hereinafter referred to as: **service provider.** The service provider provides the technical conditions necessary for the operation of the program.

1.4. The Bank has gradually made the Program available to customers since 4 May 2022. The program will be available to all customers who meet the conditions of participation no later than 9 May 2022.

1.5. The program is intended for customers who have a valid debit or credit card linked to an Erste Bank's retail HUF account. The customers participating in the program are hereinafter referred to as the **participant (s)**.

1.6. Use of the Moneyback Discount Program is free of charge.

<u>Conditions for participation:</u>

1.6.1. The customer has a card that participates in the program. These are the followings:

Erste Visa Classic Credit Card, Erste Max Credit Card, Wizz Air Credit Card, Erste Signature Credit Card, Visa Classic Bankcard, Visa debit Bankcard, Visa Student Bankcard, Visa Student Loan Bankcard, Erste Visa Gold Bankcard, Erste Visa Infinite Bankcard and Visa virtual Bankcard. The cards entitling you to participate in the program are hereinafter referred to as **card (s).**

The program and / or its offers are not available:

- business (non-consumer) cards,
- with cards issued for a foreign currency account,
- and customers with invalid (i.e., blocked / under termination, terminated, or expired) cards.

1.6.2. Customer registers for the Program in accordance with Section 3 of this document.

1.7. The purpose of the program is to provide discounts to participants.

1.8. Discounts apply to card purchases made at merchants registered in the program. The merchants registered in the program are hereinafter referred to as **merchant (s)**. The list of merchants can be found in Annex 2 of this document, which is updated regularly.

1.9. The discount forms of the program, hereinafter referred to as **discount, offer**:

1.9.1. refunds for purchases at merchants,

1.9.2. other discounts: such as vouchers / discount codes, products or services offered as gifts.

1.10. The program is available in the George App.

1.11. Definitions of frequently used terms are given in Annex 1.

Chapter 2 - Validity and Duration of the Program

The discount program operates in the manner and under the conditions described in these Terms and Conditions. The document containing the Terms and Conditions is available on the bank's website.

Chapter 3 - Program Registration

3.1. George App Access

The program is available in George App and can be registered there as well.
If you do not already have the George App service, you must first download the Erste "George Hungary" app from the Google Play Store or AppStore and then install it on your device. The technical conditions required to install the George App are contained in Erste Retail Banking Terms and Conditions and the Retail Credit Card Terms and Conditions.

3.2. Program Registration

- The program can be registered in the George App Profile / Moneyback menu.
- The customer can register if he has one of the cards participating in the program (point 1.6.1)
- As part of the registration, Customer must accept these Terms and Conditions and consent to data management described in the Moneyback Personal Data Processing Policy.

3.3. Successful Registration

Upon successful registration, all cards of the participant (entitled to use the program) will automatically participate in the program. The supplementary cardholder must register separately to participate in the program with the supplementary card.

3.4. Free push notification of new Moneyback offers

3.4.1. If the customer wants to be informed about new Moneyback offers via push notifications, they can activate the free notification function after registering for the program.

3.4.2. Turn push notification on and off

The Notifications function is available in the George App/Profile/Moneyback/Settings, where the customer can manage the activation and deactivation of the free push notification.

3.4.3. Push notification frequency

Push notifications are sent based on the bank's business decision about offers that are relevant to the customer. The bank does not guarantee that it will send a notification about every new offer.

Chapter 4 - Getting Moneyback Discounts (Offers)

4.1. All participants who are registered in the program as described in point 3 are entitled to receive discounted offers.

4.2. The content and duration of offers may vary from customer to customer.

4.3. Offers are available in the Profile / Moneyback menu of the George App.

4.4. Types of offers:

4.4.1. the amount due for purchases at merchants, expressed as a percentage of the total purchase amount or as a fixed amount, (hereinafter referred to as **CashBack offer**).

4.4.2. other discounts; discount offered as a gift, discount code, product, service **(hereinafter:** Gift offer**)**

4.5. Use of offers is conditional and subject to restrictions. The restriction may apply, for example, to places where the offer is available, the number of users of the Gift Offers or to the offer being used one or more times, and so on. The conditions and restrictions are described in the detailed description of the offer.

4.6. Detailed description of the offers:

The offer description shall contain at least the following information:

4.6.1. For **CashBack** offers**:**

a) the amount to be reimbursed to the participant (expressed as a percentage of the total purchase amount or as a fixed amount);
b) the period of validity of the offer;
c) the physical location (s) and / or online store (s) where the offer is available;
d) conditions, restrictions, other special requirements of the offer, e.g. special requirements for take-over or redemption from merchants.

4.6.2. For **Gift** offers:

a) a description of the gift offered, the percentage or amount of discount offered if the required requirements are met, or the product or service offered as a gift;
b) the period of validity of the offer;

c) the physical location (s) and / or online store (s) where the offer is available;
d) conditions, restrictions, other special requirements of the offer, e.g. the time available to receive the gift.

4.7. In order to use the offers, the following are required together:

4.7.1. For **CashBack** offers**:**

4.7.1.1. Participants must first activate the offer in George App Profile / Moneyback menu.

Activation must be performed individually for each offer. They must then accept the offer and the special terms of the offer.

4.7.1.2. Some offers are only available on the merchant's website. In this case, the discount is valid only for purchases made by tapping the "Webshop" button, according to the condition included in the offer description. By tapping on the "Webshop" button, you activate the offer and accept it and its special conditions.

4.7.1.3. To pay the participant for the products and / or services included in the offer, the participants must use their card specified in 1.6.1. directly.

Refunds on offers are only available upon direct card payment. Direct payment does not include:

- payment from the e-wallet (e.g. Pay Pal),
- payment to a third party (e.g. courier, other shipping company),
- payment with another application in which the card was previously recorded (e.g. a card recorded in a Simple application),
- payment with a card registered behind another card

In these cases, the bank does not have available information about the merchants and cannot link the payment to the appropriate offer.

4.7.1.4. Card payment must be made within the validity period of the offer, at the merchant's physical location and / or in the online store. The terms of the offer specify that the offer can be used for physical and / or online purchases.

Participants are not entitled to the CashBack amount if they pay with the card outside the validity period of the offer. The date of the card payment is the transaction date and time according to the bank's system, this must be within the validity period of the offer.

4.7.1.5. At the time of the card payment, the participant must pay the full price of the products and / or services. If part of the payment is made by card, the discount only applies to the part paid by card, not to the partial payments made in any other way. For example, does not apply for the remaining amount paid with cash, gift cards, discount vouchers, etc.

4.7.1.6. The offer must be obtained directly from the merchant. The offer does not apply to products or services that you purchase through an intermediary, e.g. collection page, customer club, voucher, etc.)

4.7.2. For **Gift offers**:

4.7.2.1. Types of gift offers:

a) a product or service selected by the merchant and offered to the participant free of charge
b) a discount expressed as a percentage of the purchase amount, which is deducted from the purchase amount
c) a numeric discount code, QR code or barcode for online or in-store purchases.

The activation of gift offers differs from offer to offer:

a) Gift offers do not need to be activated and are available within the validity period of the offer. They will be available as soon as the requirements specified by the merchant are met. The participant will then be eligible for the associated gift. Requirements met are indicated by a progress bar in the Moneyback menu of the George App.
b) By clicking the "Redeem coupon" button, after confirmation, the numerical discount code or QR code or barcode is available.

4.7.2.2. The participant can receive/reach the gift:

a) at the merchant’s offered stores or through their website.
b) the discount code by clicking on the "Redeem Coupon" button in the Moneyback menu of the George App application.

4.7.2.3. If a participant is entitled to more than one gift from the same merchant, the new gift offer will only be reactivated if the participant has used the previous gift. The customer can register the use himself, after redeeming the coupon, by confirming "I have already used the code". After that, the coupon code is not displayed, and it is not possible to retrieve it.

4.7.2.4. The merchant may limit the amount of gift offers used per customer and/or per offer. During the restriction, the offer displayed in the Moneyback menu may be visible, however, the activity related to the use can no longer be performed (e.g. in the case of "Redeem a coupon", no discount code is displayed). The restrictions on the amount used can be found in the detailed description of the Gift offer.

4.7.2.5. The bank assumes no responsibility for the use of Gift offers:

a) Regarding the wrong confirmation of „I have used this code”
b) in connection with unsuccessful use/coupon code generation due to restriction by the merchant
c) for reasons arising from the transfer of coupon codes to a third party

4.7.3. The gift offer is a tax-free benefit in kind under the current regulations of the Personal Income Tax Act. Participants have no additional tasks related.

4.8. Crediting cashback offers:

4.8.1. Merchants participating in the Program limit the total value of the CashBack offer to which participants may be entitled to HUF 30,000 per campaign. Merchants may deviate from this limit in a more positive direction for the participants.

4.8.2. The bank will credit the HUF cashback amount corresponding to the amount of CashBack once a month to the account of the participant linked to the debit/credit card used for payment. In the case of a debit card, this is settlement account connected to the card, in the case of a credit card, this is the credit card account connected to the card. Credits will be credited to merchant purchases made and booked in the previous month, no later than 30 business days after booking. If the booking does not take place in the month of purchase, we will credit the cashback amount in the month following the booking. Merchants may provide otherwise in their offers.

4.8.3. In the George App Profile / Moneyback menu, participants will receive information on:

a) the CashBack credits received during the previous month, aggregated and broken down by individual trasaction;
b) the CashBack credits received during the previous months, broken down by transaction.

The information will appear in the George App at the latest when the Cashback amount is credited.

4.8.4. The bank notifies the holder of the bank account or credit card account belonging to the card on the account statement about the crediting of the CashBack amount on a monthly basis.

4.8.5. The CashBack credit is made on the basis of a "purchase refund", which is a tax-free benefit in kind provided for business policy purposes, in accordance with the current regulations of the Personal Income Tax Act.

4.8.6. Participants will not receive a cashback credit for the amount:

- if the card used for the offer has been reported lost,, stolen or fraudulently used,
- if the cost-bearing bank account or credit card account associated with the card has been terminated,
- or if the account holder has an overdue credit card debt to the bank.

4.8.7. If we identify a suspected case of fraud or abuse by program participants, such as repeated product returns, we reserve the right to:

- exclude these participants from the program,
- restrict access to the offers available to them,
- withhold the cashback amounts not paid to them on the basis of the offers,
- Recover cashback amounts already paid.

Participants excluded from the Moneyback Discount Program will no longer be eligible for CashBack offers and Gift offers as a recipient after exclusion.

Chapter 5 - Program Questions and Complaints

5.1. Purchases from merchants are governed by the terms and conditions of the industry and / or the rules and regulations applicable to the retailers and the product purchased.

5.2. The Bank is not responsible for the quality of the products and / or services provided by the merchants on the basis of the offers and for the information contained in other offers published on their website and in other promotional materials.

5.3. Complaints regarding products and / or services and the return of products are governed by the traders' rules. If a participant returns a product in accordance with the merchant's return policy, either cancel the purchase and/or service, or fail to use that service and/or receive a merchant credit for the transaction for any reason, the bank will proceed as follows:

5.3.1 If the CashBack amount has not yet been credited to the account associated with the participant's card used for payment, the cases specified in point 5.3 the CashBack amount due after the purchase of the returned product will not be credited. Similarly, if the cases specified in point 5.3 the conditions for accessing the gift offer are not met due to the return, that offer will no longer be available.

5.3.2 If the Cashback amount has already been credited to the account associated with the participant's card used for payment, the Cashback amount due on the purchase of the returned product will be deducted from future cashback credits. This CashBack amount is shown with a “-” in the credits associated with the transactions. Similarly, if the conditions for accessing the gift offer are not met due to the return, that offer will no longer be available.

The participant is not eligible for cashback and/or a Gift offer if a merchant credit (merchant refund) is received for the original transaction. The merchant refund can be made for a partial amount or for the full amount of the purchase. In this case, the bank shall act on the basis of points 5.3.1 or 5.3.2.

5.4. Participants can submit questions and complaints related to the program at any bank branch of the bank, at the bank's telephone customer service or George, or by e-mail (erste@erstebank.hu).

5.5. The data in the bank's systems related to the eligibility conditions of the offers shall apply.

5.6. If a participant disputes a transaction, the bank reserves the right to individual discretion. Based on the outcome of the investigation of the complaint, the bank will decide whether corrections are required in connection with the said transaction.

Chapter 6 - Exiting the Program

6.1. Participants can exit the Program at any time by selecting the Settings/Moneyback Off function in the George App Profile / Moneyback menu.

6.2. If a participant exits the Program, they will still receive the full amount of CashBack offers for the previous month.

6.3. In the case of gift offers, **with the exit, the participant no longer has the opportunity to use the gift offers obtained but not yet collected.** The opportunity to receive gifts will end when you exit the program.

6.4. Customers may re-enter at any time after exiting the program if they meet the conditions for using the Program.

Chapter 7 - Modification, Suspension, Termination of the Program

7.1. We reserve the right to unilaterally amend these Terms and Conditions or terminate the Program at any time during the Program by notifying participants in advance.

7.2. We will not send you any prior notice if the list of merchants participating in the program in Appendix 2 to these Terms and Conditions changes.

Chapter 8 - Final provisions

8.1. The provisions of the Program related to data management are contained in the Bank's Data Management Information[1] and its extract.

8.2. The present conditions of participation are governed by Hungarian law.

8.3. In case of discrepancy the Hungarian version of Moneyback Discount Program Terms and Conditions is the decisive one.

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[1] https://www.erstebank.hu/hu/adatkezelesi-tajekoztato

Moneyback Discount Program Terms and Conditions

No. 1 Annex

Definition of frequently used terms

1. **Card:**

Valid cards issued by the bank and specified in section 1.4. of this documents.

2. **Primary card:**

Bank or credit card issued by the Bank to the account holder.

3. **Supplementary card:**

Debit or credit card (s) issued to the natural person (s) designated by the account holder.

4. **Cardholder:**

The holder of the card defined in point 1 of this Annex. A natural person to whom the bank issues a debit or credit card, ie the primary cardholder and the supplementary cardholder (s).

5. **Participant:**

Cardholders participating in the Program that meet Conditions specified in section 1.4

6. **CashBack offer / Cashback amount:**

Amount offered to a participant in Hungarian forints, expressed as a fixed amount or as a specified percentage of the value of purchases. The offer is conditional.

7. **Gift offer:**

Discount / discount code / product / service offered to the participant as a gift. The offer is conditional.

There are three types of gift offers:

1. a product or service selected by the merchant and offered to the participant free of charge, or
2. a discount as a percentage of the purchase amount, or
3. numeric discount code for online payments.

8. **George App / George mobile app service:**

The mobile application service of the bank in which the Moneyback Program is available.

9. **Merchant:**

A retailer partner that offers bids in the program.

10. **Dateio:**

Service provider providing the technical conditions necessary for the operation of the Program.

11. **Terms and Conditions:**

Terms and Conditions of the Moneyback Discount Program related to the cards issued by Erste Bank Hungary Zrt. (Registered office: 1138 Budapest, Népfürdő utca 24-26.

12. **Account Holder:**

a) A natural person who enters into a credit card agreement with the bank and has full authority over the credit account. Credit cards are linked to a credit card account.
b) A natural person who concludes a bank account contract with the bank and has the right to dispose of the bank account. Bank cards are linked to the bank account.

13. Cost-bearing Account

An account defined in accordance with the General Terms and Conditions of Erste Retail Banking Services. The bank charges the service fees charged for the services included in the Retail Banking Services Framework Agreement, in particular the bank account management, bank card service and SMS service, to the cost-bearing account. The cost-bearing account of the Account Holder's Retail Banking Services Framework Agreement is an own bank account in HUF indicated by the Account Holder as cost-bearing account in the Retail Banking Services Framework Agreement or on a separate form.

14. Purchase transaction

The following transactions made with the card are considered to be purchase transactions:

c) settlement of goods and services at a point of sale using a POS terminal (card acceptor) or otherwise
d) settlement of goods and services via the Internet
e) top up your mobile phone at the ATMs that provide this service.

Only the transaction that the acquiring bank designates as a purchase transaction is considered a purchase transaction. The following are not considered to be purchase transactions:

f) betting / gambling-type transactions carried out at a point of sale or via the Internet,
g) cash withdrawal (quasi-cash) transactions,

and interest and charge charges.

15. Push notification

To receive a push notification, an active Internet connection, the George App mobile application installed and registered on the mobile phone, and the permission to receive notifications via the George App mobile application are required.

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Moneyback Discount Program Terms and Conditions

No. 2 Annex

List of Merchants

Merchants currently participating in the program

The current list of merchants can be found in the George app under the **Moneyback** menu.

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