# CREDIT CARD

## PUBLISHED ON 17 NOVEMBER 2020

## EFFECTIVE FROM 17 NOVEMBER 2020

**Published November 17th, 2020:**
The validity of credit cards newly issued/replaced/reissued from 01/02/2021 and credit cards expired and renewed after 30/03/2021 is 48 months.

**Published October 29th, 2020:**
From October 2020, Erste Platinum Credit Cards are available for sales under new conditions defined in this Announcement.
Credit card limit increase is available only for Platinum Credit Card where the application is after 02/11/2020.

**Published October 1st, 2020:**
Instant Easy Repayment is available from 01 October 2020.

**Published September 2nd 2020**
Bank prolongs the promotion for the fees of handling Secondary Account ID until March 31st, 2021.
Bank prolongs the promotion for the fees Payment Request initiated until March 31st, 2021.

**Published July 3rd, 2020**
Fee for repayment by postal cheque was clarified.

**Published June 30th, 2020**

From July 1st, 2020 the Bank decreases the promotional interest rate (valid until 11.01.2020) for credit car dcontracts signed from 19.03.2020.

**Published June 23rd, 2020**

From 15 October 2020, the Bank will increase the minimum amount limit set by the Erste Credit Card Alert Services (Erste Hirnök and KártyaŐr) to HUF 5000. From this date, the Bank will send sms notifications only about transactions above HUF 5000.

The amendment is based on The Terms and Conditions of the Retail Credit Card II. 2.6.d, as there has been a change in the conditions and fees of the telecommunications service used by the Bank.

**Published on June 12th, 2020:**

The sales conditions of Loan on Phone sold from June 10th, 2020 were refined.

**Published on June 8th, 2020:**

From June 4th, 2020 credit card card type change is available again.
From June 10th, 2020 Loan on Phone service is available with new conditions for the credit card contracts after 18/03/2020.

**Published on May 14th, 2020:**

From May 18th, 2020 Erste Max and Wizz Air Credit Cards are available for sales under new conditions defined in this Announcement.
Erste Max and Wizz Air Credit Cards are available only for customers who do not have a main credit card with the Bank at the time of the application or did not have a main credit card with the Bank within 6 months period before the application. Loan on Phone is not available for credit cards applied after 18/05/2020. Credit card limit increase is available only for credit card where the application is after 18/05/2020.

**Published April 16th, 2020**

Until further notice the Bank temporarily suspends the credit card merge service

**Published April 16th, 2020**

Until further notice the Bank temporarily suspends the credit card card type change service.
Fees valid until 31/03/2020 are removed from this Announcement.

**Published April 3rd, 2020**

The Bank amends Section "Limits Related to Credit Cards" in this Announcement, as on March 18, 2020, the Government issued Government Decree 60/2020. (III. 23.) announcing the increase of domestic limit strong customer authentication applied in case of contactless electronic trnasactions from HUF 5,000 to HUF 15,000.

**Published March 19th, 2020**

On March 18, 2020, the Government issued Government Decree 47/2020. (III. 18.) Government announcing measures that include easing the repayment and pricing of retail and corporate loans. Sales of new credit card main cards and credit card credit limit increase are temporarily suspended until the development of the new conditions of the products.

**Published March 9th, 2020 (Amendments in red):**

• Credit card branch takeover fee will be introduced for credit cards requested from 01.04.2020. As a promotion the fee is 0.-Ft until 31.03.2021.

In case of Erste Max and Wizz Air credit cards, the delivery of the card and PIN envelope is optional (in the case of new credit card issuance requested at the branch, reissuance, replacement or renewal): they can either be sent by post to the mailing address provided by the customer or can be taken over at a bank branch

• Change the terms and conditions for card type modifications

• Money transfer conditions were refined

**Published February 27th, 2020:**

- The conditions of instant payment effective from March 2nd, 2020 were refined. Modifications are highlighted with red, bold italics.

**Published January 31st, 2020:**

- The fees of handling Secondary Account ID effective from March 2nd, 2020 were modified
- From 1 April 2020 the Bank increases amends its fees related to credit accounts of credit cards, repayment facilities connected to credit cards and other charges of credit cards will be increased by 3,4% due to a change in the consumer price index published by the Central Statistical Office for the year of 2019. The amendment has been made in accordance with Clauses II.2.6.c) and 2.6.2 of the General Terms and Conditions of Retail Credit Cards, subject to the change in the annual consumer price index of the Central Statistical Office.

**Published December 30th, 2019:** In accordance with Decree No. 35/2017 (XII.14.) of the Hungarian National Bank on the conduct of the cash flow - with reference to section 2.6.a. of the Credit Card General Terms and Conditions - from March 2nd, 2020 rules for Instant Payment, Secondary Account ID and Payment request, as well as modifications of exchange rate times shall be added to this Credit Card Announcement.

**Published December 2nd, 2019:** One single Easy Repayment can be applied also for multiple purchase or cash withdrawal transactions. The service can be applied for on the channels specified in this Announcement.

**Published October 15th, 2019**: For customers opening a new Privilege "X" package after 01.10.2019 and holding any main credit cards issued by the Bank, Erste Bank offers 0% APR Initial Easy Repayment for a 6 to 10 months term for one purchase transaction in the amount of minimum 50.000 HUF settled on the credit card account between 14.10.2019. and 30.12.2019.

**Published October 8th, 2019:** Erste Bank terminates the cash sending through Erste MobilePay service, and further specifies the due date of the fees.

**Published September 13th, 2019:** Erste increases the MasterCard MoneySend credit limit to 200.000,-HUF.

**Publication on 16 July 2019:** Erste Bank introduces fees for transactions executed on the new Indirect Electronic Channel (API) the rates and amounts of which are identical to the fees of the transactions executed through the NetBank service.

**Publication on 2 July 2019:** Erste Bank grants 0% iStyle Easy Repayment for 6-12 months' term for the period between 2 July 2019 and 16

July 2019 if during this period you make a purchase by any credit card issued by Erste Bank above HUF 50,000 in any iStyle shop in Hungary or on the official Hungarian website of iStyle and you apply for Easy Repayment in Erste NetBank or TeleBank by 4 August 2019..

**Publication on 19 June 2019:** Please be informed that in accordance with Decree No. 23/2019 (VI.5), the Hungarian National Bank postponed the date for the launch of the Immediate Payment System from 1 July 2019 to 2 March 2020. As a result, as from 6 June 2019 the Bank withdraws all amendments made in this regard to the announcement effective from 1 July 2019.

**Publication on 18 June 2019:** Este Bank extends its allowance enabling 0% Extra Easy Repayment announced for the period between 15 April 2019 and 17 June 2019 in the event of applications for Erste Max Credit Card, thus Erste Bank grants 0% Extra Easy Repayment for 6-12 months' term for one single purchase above HUF 50,000 at the customer's choice in the event of an application for Erste Max Credit Card signed between 18 June 2019 and 17 August 2019 and approved by the Bank and the customer can apply for this allowance by 15 September 2019 in NetBank or TeleBank. (0% APR)

**Publication on 7 June 2019:** Technical modification - The rules on the conversion of foreign currency credits to the credit card account were incorporated into the Announcement.

**Publication on 3 June 2019:** All customers that are members of the Erste Family community may apply for Initial Easy Repayment with 0% APR for a term between 6 and 10 months in respect of the main card of a credit card newly applied for after 01.06.2019 for one single purchase above HUF 50,000 debited from the credit account related to the main card between 01.06.2019 and 30.11.2019 (highlighted in blue).

**Publication on 14 May 2019:** Technical modification - The tariffs valid up to 09.05.2019 were removed from the Announcement.

**Publication on 6 May 2019:** From 7 May 2019 Erste Bank launches the contactless NFC (digitalised credit card for mobile payment in the frames of the service) in respect of MasterCard and Maestro credit cards (in green) through Erste MobilePay application.

Este Bank grants 0% Extra Easy Repayment for 6-10 months' term for a single purchase above HUF 50,000 at the customer's choice in the event of an application for Erste Max Credit Card executed signed 15 April 2019 and 17 June 2019 and approved by the Bank and the customer can apply for this allowance by 15 September 2019 in NetBank or TeleBank. (0% APR)

**Publication on 10 March 2019:** From 1 April 2019 the Bank amends its fees related to credit accounts of credit cards and repayment facilities connected to credit cards and from 10 May 2019 other charges of credit cards will be modified due to a change in the consumer price index published by the Central Statistical Office for the year of 2018. The amendment has been made in accordance with Clauses II.2.6.c) and 2.6.2 of the General Terms and Conditions of Retail Credit Cards, subject to the change in the annual consumer price index of the Central Statistical Office.

From 1 February 2019 the Bank cancels Erste SuperShop Credit Cards. From 1 February 2019 the Bank withdraws its promotion for the modification fee of this type of Card. From 1 April 2019 the Bank launches packet offers that can be bought in relation to Wizz Air Credit Cards.

On its eternal sales channels Este Bank grants 0% Easy Repayment for 6-10 months' term for one single purchase above HUF 100,000 at the customer's choice in the event of applications for Erste Max Credit Card signed between 5 November 2018 and 31 December 2018 and approved by the Bank and the customer can apply for this allowance by 31.01.2019 in NetBank or TeleBank. (0% APR)

The registration fee of Erste MobilePay is HUF 1 in the framework of the promotion. The promotion is valid from 5 November 2018 until withdrawn.

From 2 July 2018 the Bank will not accept new main card applications for Erste SuperShop Credit Card. In relation to an already issued, live main card of Erste SuperShop Credit Card, customers can apply for a supplementary card until 31 October 2018.

From 18 July 2018 the Bank withdraws the promotional HUF 0 lower limit for the Erste Credit Card SMS service and from that time on it will not send an SMS on transactions below HUF 2000.

From 3 September 2018 in the framework of the Card Alert service a lower limit will be introduced in the amount of HUF 2000. From that time on the Bank will not send an SMS on transactions below HUF 2000. Published on 2 July 2018

From 16 April 2018 the fees charged by the Bank will rise. The reason for the modification is a change in the consumer price index published by the Central Statistical Office for 2017, the rate of which is 2.4%. The modification is based on Clause II.2.6 of the General Terms and Conditions of Retail Credit Cards "Change in the consumer or producer price index" and Clause 3.4.0.0 "Change in the laws relating to or affecting the Bank's activity the conditions of its operations, in decrees of the central bank or other laws binding on the Bank or official requirements".

From 16 April 2018 the terms and conditions of ERSTE SMS service will change in Annex No. 3 of the Retail Credit Card GTC: no notification may be requested to an e-mail address through the Erste Messaging Service and specification of the lower limit for Erste Messaging service. Erste Supershop Credit Cards may only be requested with Erste Bank card graphics from 16 April 2018.

From 6 April 2018 the Bank introduces the option for Card type modification in respect of the credit card brands / types specified in this Announcement.

From 13.01.2018 the Bank splits the former fee for Card cancellation and replacement and specifies separate fees for them in accordance

with the Money Transactions Act. The Bank ensures Card cancellation free of charge in respect of all credit cards and determines the fee for Card replacement as required by law.

From 7 February 2017 a Collective Collection Order may be given for the settlement of credit card liabilities from a bank account kept with any other bank.

From 7 February 2017 any person who applies for a Main Card can request several Main Cards of different brands/types, which means that several Card Accounts will be opened.

From 7 February 2017 the Bank enables Account Holders that have two or more Credit Cards from the Bank as Main Cardholders to initiate that the two Credit Cards, and consequently the two Credit Card Settlement Accounts concerned should be consolidated technically into one Credit Card Settlement Account in any branch office of Erste Bank.

From 16 January 2017 Erste Bank launched the Erste Max Credit Card. From that time on, the Bank will not accept any new main card application for Erste Joker Credit Card.

From 16 January 2017 Erste Bank launched the Erste Platinum Credit Card for which only Private Banking or Erste World customers may apply. From that time on, the Bank will not accept any new main card application for Private Banking Credit Card.

Erste Bank launched new services in relation to credit cards: From 16 January 2017 customers may place Collective Collection Orders (for the payment of public utility bills) to executed from a settlement account related to any type of credit card. Furthermore from 16 January 2017 individual HUF transfer orders or individual internal HUF transfer order (from one's own credit card account to any other bank account kept with Erste Bank) may also be placed in Erste TeleBank, and from 7 February 2017 in NetBank and MobilBank.

From 16 January 2017 Erste Bank launched the Erste Credit Card SMS service which customers applying for any type of new credit cards may request from 16 January 2017. Furthermore customers who are main cardholders of any existing credit card without Card Alert SMS service may apply for the Erste Credit Card SMS Service. From that time on, gratuitous Card Alert SMS service may not be applied for any more. The change does not affect customers with already existing, gratuitous Card Alert SMS service, the Bank makes the Card Alert SMS service available for them free of charge while the credit card settlement account exists.

## GENERAL TERMS AND CONDITIONS OF THE CREDIT CARD PROVISION

**Settlement of transactions in forint (HUF)**

The amounts of transactions executed in forint (HUF) by bank card are debited/credited to the credit accounts of Account Holders on the banking day (book-entry date) following processing with the date on which the transaction is received from any international card organisation. If the transaction is executed on one's own device, then the amounts of the transactions are debited/credited to the credit account of Account Holders on the banking day (book-entry date) following processing with the value date being the date on which the transaction is received by the Bank.

Any other credit/debit to the credit account is made immediately available on the day on which it is received by the Bank. If any credit/debit is received by the Bank by 24:00 pm on any banking day, then it will be settled on the same date (book-entry date) to the credit account of the Account Holder. If any credit/debit is received by the Bank after 24:00 pm or on a non-banking day, then it will be settled on the following banking day (book-entry date) to the credit account of the Account Holder. Credits from any account within the Bank or received at the weekend or on non-banking days will be settled in respect of the credit account on the banking day following its receipt.

**Settlement of transactions in any currency other than forint (HUF)**

In the event of bank card usage abroad or inland in any currency other than forint (HUF) the original amount and currency of the transaction will be converted

- to HUF by the Visa international card organisation at the daily rate applied by it as follows:
  - if the currency of the transaction is not EUR, then the original amount of the transaction will at first be converted to EUR and then to HUF;
  - if the currency of the transaction is EUR, then the original amount of the transaction will be converted to HUF;

  and then this HUF amount will be debited from the customer's bank account on the banking day following processing (book-entry date).
- the Mastercard international card organisation will convert the original amount and currency of the transaction to the settlement currency of the Bank (EUR) at the daily rate applied by it. The Bank will convert the foreign currency amount cleared by MasterCard international card organisation to the currency of the bank account (HUF) at the most recently fixed selling rate quoted for account conversion on the day of receipt from the card organisation by the Bank and debit the Account Holder's bank account on the banking day following processing (date of book-entry).

In the event of transactions executed by bank card in foreign currency, the HUF value indicated in the Card Alert SMS or message of the Erste Credit Card SMS service may be different from the amount debited from the customer's credit account. The exact determination of the value date, the processing date and the book-entry date is included in the GTC.

**Card cancellation**

Cancellation may be initiated (inland or from abroad) **06 1 302-5885**

**Emergency cash withdrawal and card replacement abroad in relation to VISA and MasterCard credit cards**

If a Cardholder's credit card is cancelled during his/her stay abroad and the Cardholder needs cash or a credit card as a matter of urgency, then the Cardholder may request cash withdrawal or an emergency credit card as set forth in the General Terms and Conditions of Retail Credit Cards with the following additions of the Announcement.

***In the event of VISA and MasterCard credit cards:***

Maximum amount of an emergency cash withdrawal in the legal tender of the country where the cash is withdrawn*: **USD 5000**

Latest availability of emergency cash withdrawal from the time when the intention to this effect is reported to the International Card Organisation: **36 hours**

Latest possibility to fetch an emergency bank card in local time from the time when the intention to this effect is reported to the International Card Organisation: ***72 hours***

One-off fee for emergency cash withdrawal abroad** USD 175/instance

One-off fee for the issuance of an emergency bank card abroad

(this service may be claimed in respect of Wizz Air and Erste Platinum Credit Cards)** USD 225/instance

* When inspecting the sufficiency of available funds, the Bank converts the requested amount to the currency of the account at the selling rate for account conversion quoted most recently by the Bank at the date of receipt of the request.

While examining the limit, the Bank proceeds as follows:

- in respect of amounts requested in USD, the Bank examines the requested amount without conversion;
- in respect of amounts not requested in USD, while examining the sufficiency of available funds, the Bank converts the non-USD amount at the selling rate of exchange for account conversion quoted most recently by the Bank and valid at the date of receipt.

The amount made available in the framework of the service is debited from the related account as provided for in the General Terms and Conditions of Retail Credit Cards.

The Bank shall, in respect of the fee for the service, proceed as follows: the fee shall be converted into HUF at the selling rate of exchange for account conversion quoted most recently by the Bank and valid on the date of the cash withdrawal.

The related fee is debited from the related account as provided for in the General Terms and Conditions of Retail Credit Cards.

*Casualty, sickness and luggage insurance and assistance service*

Accident, sickness and luggage insurance and assistance service relate free of charge to embossed credit cards issued by Erste Bank (hereinafter the travel insurance). The insurance is valid for a maximum of thirty or (in respect of Erste Platinum Credit Cards) sixty consecutive days if the insured travels outside Hungary or the country of residence of the Insured (Cardholder).
The assistance service may be used round the clock in Hungarian and the company providing this service is authorised to act on behalf of the insurer.

**Phone number for assistance: +36 1 458 4465**

The detailed description of travel insurance is included in the "Terms and conditions of travel insurance related to bank cards issued by ErsteBank Hungary Zrt." available at www.erstebank.hu. The annual card fee comprises the travel insurance premium.

## CREDIT CARD

| **Designation** | Credit Card brand[24, 25] | | |
|---|---|---|---|
| | **Erste Credit Card** [6,9] | **Erste Credit Card** [6, 9]<br>**Wizz Air Credit Card**[5, 6]<br>**Credit Card**[6,] | **Erste Platinum Credit Card**[6,10] |
| Type of Bank card | Visa Classic | MasterCard | MasterCard Platinum |
| Minimum credit limit<br>In the event of credit card applications accepted for processing from 02 November 2020 | HUF 150.000[29] | HUF 150.000[29] | HUF 150.000[29] |
| Minimum credit limit<br>In the event of credit card applications accepted for processing from 18 May 2020 | | | not to be applied for |
| Minimum credit limit<br>In the event of credit card applications accepted for processing | HUF 140,000 | HUF 140,000 | HUF 140,000 |

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| from 1 January 2015 until 17 May 2020 | | | |
| ***Tariffs related to bank cards*** | | | |
| Main card issuance fee [1]<br>*in the event of credit card applications accepted for processing from 02 November 2020* | HUF 6.490 [12, 13]<br>redeemable[2] | HUF 6.490 [12, 13]<br>redeemable[2] | HUF 25,000[4] |
| Main card issuance fee [1]<br>*in the event of credit card applications accepted for processing from 18 May 2020* | | | not to be applied for |
| Main card issuance fee [1]<br>*In the event of credit card applications accepted for processing from 1 April 2020 until 17 May 2020* | HUF 5.976[12, 13]<br>*redeemable[2]* | HUF 5.976 [12, 13]<br>*redeemable[2]* | HUF 25,000[4] |
| Main card issuance fee [1]<br>*In the event of credit card applications accepted for processing from from 10 May 2019 to 31 March 2020* | HUF 5.976[12, 13]<br>*redeemable[2]* | HUF 5.976 [12, 13]<br>*redeemable[2]* | HUF 25,000[4] |
| Main card issuance fee [1]<br>*In the event of credit card applications accepted for processing between 16 April 2018 to 9 May 2019* | HUF 5.976[12, 13]<br>*redeemable[2]* | HUF 5.976 [12, 13]<br>*redeemable[2]* | HUF 25,000[4] |
| Main card issuance fee [1]<br>In the event of credit card applications accepted for processing between 17 January 2017 and 15 April 2018 | HUF 5.976[12, 13]<br>*redeemable[2]* | HUF 5.976 [12, 13]<br>*redeemable[2]* | HUF 25,000[4] |
| Main card issuance fee [1]<br>In the event of credit card applications accepted for processing between 1 January 2016 and 15 January 2017 | HUF 5.976[12, 13]<br>*redeemable[2]* | HUF 5.976 [12, 13]<br>*redeemable[2]* | |
| Main card issuance fee [1]<br>In the event of credit card applications accepted for processing between 3 October 2014 and 31 December 2015 | HUF 5,368<br>redeemable[2] | HUF 5,368<br>redeemable[2] | |
| Main card issuance fee [1]<br>In the event of credit card applications accepted for processing until 2 October 2014 | HUF 3,920<br>redeemable[2] | HUF 5,232<br>redeemable[2] | |
| Supplementary card issuance fee [1]<br>In the event of credit card applications accepted for processing from 01 April 2020 | HUF 5,650<br>*redeemable[2]* | HUF 5,650<br>*redeemable[2]* | HUF 20,000[4] |
| Supplementary card issuance fee [1]<br>In the event of credit card applications accepted for processing from 10 May 2019 until 31 March 2020 | HUF 5,650<br>*redeemable[2]* | HUF 5,650<br>*redeemable[2]* | HUF 20,000[4] |
| Supplementary card issuance fee [1]<br>In the event of credit card applications accepted for processing between 16 April 2018 and 09 May 2019 | HUF 5,650<br>*redeemable[2]* | HUF 5,650<br>*redeemable[2]* | HUF 20,000[4] |

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|---|---|---|---|
| Supplementary card issuance fee [1]<br>In the event of credit card applications accepted for processing between 16 January 2017 and 15 April 2018 | HUF 5,650 redeemable[2] | HUF 5,650 redeemable[2] | HUF 20,000[4] |
| Supplementary card issuance fee [1]<br>In the event of applications for credit cards accepted between 1 January 2016 and 15 January 2017 | HUF 5,650 redeemable[2] | HUF 5,650 redeemable[2] | |
| Supplementary card issuance fee [1]<br>In the event of applications for credit cards accepted between 3 October 2014 and 31 December 2015 | HUF 4,705 redeemable[2] | HUF 4,705 redeemable[2] | |
| Supplementary card issuance fee [1]<br>In the event of credit card applications accepted for processing until 2 October 2014 | HUF 3,278, redeemable[2] | HUF 4,589 redeemable[2] | |
| Main card annual fee [3]<br>*In the event of credit card applications accepted for processing from 02 November 2020* | HUF 6.490 /year | HUF 6.490 /year | HUF 25,000/year [4] |
| Main card annual fee [3]<br>*In the event of credit card applications accepted for processing from 18 May 2020* | | | not to be applied for |
| Main card annual fee [3]<br>*In the event of credit card applications accepted for processing from 1 April 2020 until 17 May 2020* | HUF 5.976 /year | HUF 5.976 /year | HUF 25,000/year [4] |
| Main card annual fee [3]<br>*In the event of credit card applications accepted for processing from 10 May 2019 until 31 March 2020*<br>valid from 01 April 2020 | HUF 5.976 /year | HUF 5.976 /year | HUF 25,000/year [4] |
| Main card annual fee [3]<br>*In the event of credit card applications accepted for processing* between *16 April 2018 and 9 May 2019* | HUF 5.976 /year | HUF 5.976 /year | HUF 25,000/year [4] |
| Main card annual fee [3]<br>In the event of credit card applications accepted for processing between 16 January 2017 and 15 April 2018 | HUF 5.976 /year | HUF 5.976 /year | HUF 25,000/year [4] |
| Main card annual fee [3]<br>In the event of credit card applications accepted for processing between 1 January 2016 and 15 January 2017 | HUF 5.976 /year | HUF 5.976 /year | |
| Main card annual fee [3]<br>In the event of credit card applications accepted for processing between 3 October 2014 and 31 December 2015 | HUF 5,368 | HUF 5,368 | |

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|---|---|---|---|
| Main card annual fee [3]<br>In the event of credit card applications accepted for processing until 2 October 2014 | HUF 3,920/year | HUF 5,232/year | |
| Supplementary card annual fee [3]<br>*In the event of credit card applications accepted for processing from 1 April 2020* | HUF 5,650/year | HUF 5,650/year | HUF 20,000/year [4] |
| Supplementary card annual fee [3]<br>*In the event of credit card applications accepted for processing from 10 May 2019 until 31 March 2020*<br>valid from 01 April 2020 | HUF 5,650/year | HUF 5,650/year | HUF 20,000/year [4] |
| Supplementary card annual fee [3]<br>*In the event of credit card applications accepted for processing between 16 April 2018 and 9 May 2019* | HUF 5,650/year | HUF 5,650/year | HUF 20,000/year [4] |
| Supplementary card annual fee [3]<br>In the event of credit card applications accepted for processing between 16 January 2017 and 9 May 2019 | HUF 5,650/year | HUF 5,650/year | HUF 20,000/year [4] |
| Supplementary card annual fee [3]<br>In the event of credit card applications accepted for processing between 1 January 2016 and 15 January 2017<br>valid from 01 April 2020 | HUF 5,650/year | HUF 5,650/year | |
| Supplementary card annual fee [3]<br>In the event of credit card applications accepted for processing between 3 October 2014 and 31 December 2015 | HUF 4,705/year | HUF 4,705/year | |
| Supplementary card annual fee [3]<br>In the event of credit card applications accepted for processing until 2 October 2014 | HUF 3,278/year | HUF 4,589/year | |
| Card reproduction fee | HUF 1,666 | | |
| PIN reproduction fee | HUF 555 | | |
| PIN modification fee in Erste ATM inland | HUF 164 | | |
| PIN modification fee in any other ATM inland and abroad | HUF 326 | | |
| Card cancellation fee | HUF 0 | | |
| Card replacement fee | HUF 3,083 | | |
| Card type modification fee[26] | HUF 4,126 | | |
| Card takeover at branch | HUF 3,265 Ft | | |

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| valid for cards requested from 01 April 2020 | HUF 0, as a promotion until 31.03.2021. |
| **Additional card charges** | |
| Purchasing inland or abroad | Free of charge |
| Cash withdrawal inland and abroad from ATMs and in branch offices through POS terminals or in post offices through POS terminals In the event of credit card applications accepted for processing *from 18 May 2020 (02 November 2020 in case of Platinum Credit card applications)* | HUF 886 + 6,84% |
| Cash withdrawal inland and abroad from ATMs and in branch offices through POS terminals or in post offices through POS terminals In the event of credit card applications accepted for processing *until 17 May 2020* | HUF 443 + 3.42% |
| Internal transfer in Erste TeleBank or NetBank/API or MobileBank from one's own credit card to one's own current account[16] | HUF 217 + 1.64% |
| Fee for transfer in Erste TeleBank or NetBank/API or MobileBank | HUF 217 + 1.64% |
| From March 2nd, 2020 Secondary Account ID registration, modification, renewal, deletion[27] at the branch | 1.500 HUF<br>as a promotion until March 31st, 2021: 0 HUF |
| From March 2nd, 2020 Secondary Account ID registration, modification, renewal, deletion[27] via Netbankon/Mobilbank or arriving in GIRO message | 0 HUF |
| From March 2nd, 2020 Payment Request initiated by the Payee[28] on submission | 0 Ft |
| From March 2nd, 2020 Payment Request initiated by the Payee[28] upon fulfilment (when fulfilment is via instant payment) | 1%<br>as a promotion March 31st, 2021: 0 HUF |
| Cash inpayment inland through Erste Bank ATM[17] | HUF 54 + 0.21 % |
| Balance query through Erste Bank ATM (inland), POS terminals and branch offices of Erste Bank[7] | HUF 55 |
| Balance query through other ATMs inland or abroad | HUF 277 |
| **Conditions related to credit accounts** | |
| Billing date (closing date of a | the 10th day of each month |

| | | |
|---|---|---|
| settlement period) | | |
| Grace period | 15 calendar days | |
| Minimum amount payable | 5%, minimum HUF 2,000 | |
| Promotiona APR[8]<br>*In the event of credit card applications accepted for processing between 02 November 2020 and 31 December 2020*<br>*valid between 02.11.2020-10.01.2021.* | in the event of *of credit card applications accepted for processing* between<br>2020.05.18-2020.06.10 2,25% (months taken into account when calculating APR: 8)<br>2020.06.11-2020.07.10: 2,20% ((months taken into account when calculating APR: 7)<br>2020.07.11-2020.08.10: 2,15% ((months taken into account when calculating APR: 6)<br>2020.08.11-2020.09.10: 2,10% (months taken into account when calculating APR: 5)<br>2020.09.11-2020.10.10: 2,05% (months taken into account when calculating APR: 4)<br>2020.10.11-2020.11.10: 2,00% (months taken into account when calculating APR: 3 )<br>2020.11.11-2020.12.10: 1,95% (months taken into account when calculating APR: 2)<br>2020.12.11-2020.12.31: 1,90% (months taken into account when calculating APR: 1) | 0%<br>2020.11.02-2020.11.10: months taken into account when calculating APR: 3<br>2020.11.11-2020.12.10: months taken into account when calculating APR: 2<br>2020.12.11-2020.12.31: months taken into account when calculating APR: 1 |
| Promotiona APR[8]<br>*In the event of credit card applications accepted for processing between 18 May 2020 and 31 December 2020*<br>*valid between 18.05.2020-10.01.2021.* | | not to be applied for |
| APR[8]<br>*In the event of credit card applications accepted for processing between 02 November 2020 and 31 December 2020*<br>*valid from 11 January 2021* | 39,08% | 26,97% |
| APR[8]<br>*In the event of credit card applications accepted for processing between 18 May 2020 and 31 December 2020*<br>*valid from 11 January 2021* | 39,08% | |
| APR[8]<br>*In the event of credit card applications accepted for processing from 1 July 2016 until 17 May 2020* | 39.4% | |
| Default Interest[18] | 3.325%/month | |
| Late payment fee[14]<br>In the event of credit card applications accepted for processing from May 18, 2020<br>*(02 November 2020 in case of Platinum Credit card applications)* | HUF 5.137 | |
| Late payment fee[14]<br>In the event of credit card applications accepted for processing from 1 January 2016 until 17 May 2020 | HUF 4,670 | HUF 4,670 |
| Late payment fee[14]<br>In the event of credit card applications accepted for processing between 3 October 2014 and 31 December 2015 | HUF 4,343 | |
| Late payment fee[14]<br>In the event of credit card applications accepted for processing until 2 October 2014 | HUF 2,221 | |

| | | |
|---|---|---|
| | | |
| Overlimit fee[15]<br>In the event of credit card applications accepted for processing from May 18, 2020<br>*(02 November 2020 in case of Platinum Credit card applications)* | HUF 5.137 | |
| Overlimit fee[15]<br>In the event of credit card applications accepted for processing from 1 January 2016 until 17 May 2020 | HUF 4,670 | HUF 4,670 |
| Overlimit fee[15]<br>In the event of credit card applications accepted for processing between 3 October 2014 and 31 December 2015 | HUF 4,343 | |
| Overlimit fee[15]<br>In the event of credit card applications accepted for processing until 2 October 2014 | HUF 2,221 | |
| Monthly account management fee (main card)[19]<br>In the event of credit card applications accepted for processing from November 2, 2020 | HUF 590 | HUF 0 |
| Monthly account management fee (main card)[19]<br>[19]<br>In the event of credit card applications accepted for processing from May 18, 2020 | | not be applied for |
| Monthly account management fee[19]<br>In the event of credit card applications accepted for processing from 1 April 2020 until 17 May 2020 | HUF 290 | HUF 0 |
| Monthly account management fee[19]<br>In the event of credit card applications accepted for processing from 1 April 2019 until 31 March 2020 | HUF 300 | HUF 0 |
| Monthly account management fee[19]<br>In the event of credit card applications accepted for processing from 16 February 2018 to 31 March 2019 | HUF 308 | HUF 0 |
| Monthly account management fee[19]<br>In the event of credit card applications accepted for processing between 9 January 2017 and 15 April 2018 | HUF 316 | HUF 0 |

| | | |
|---|---|---|
| Monthly account management fee[19]<br>*In the event of credit card applications accepted for processing between 1 January 2016 and 8 January 2017* | HUF 316 | |
| Monthly account management fee[19]<br>In the event of credit card applications accepted for processing until 31 December 2015 | HUF 218 | |
| Monthly account management fee (supplementary card)[19]<br>In the event of credit card applications accepted for processing from November 2, 2020 | HUF 290 | HUF 0 |
| Monthly account management fee (supplementary card)[19]<br>In the event of credit card applications accepted for processing from May 18, 2020 | | not be applied for |
| Fee for repayment by postal cheque[22] | HUF 543/transaction performed | |
| Repayment of overdraft liabilities incurred by Credit Card by submitting a Collective Collection Order to be executed from a bank account kept with any other bank[23] | HUF 0 | |
| Execution of a Collective Collection Order (from a credit card account) | HUF 43/transaction performed | |
| Erste Credit Card Payment Protection Fee | Retail Credit Fee List contains the Fee | |
| Responsible guarding Fee | Retail Bank account List contains the Fee | |
| Other conditions of bank card provision | | |
| Validity of a bank card | 36 months<br>The validity of credit cards newly issued/replaced/reissued from 01/02/2021 and credit cards expired and renewed after 30/03/2021 is 48 months. | |
| Maximum number of supplementary cards available in respect of one credit card | 4 cards | |
| **Short text (SMS) messaging service** | | |
| Erste Credit Card SMS in respect of a main card and supplementary card[20] | HUF 466 | |
| Card Alert SMS service main card and supplementary card[21] | Free of charge | |
| Provision of information on the billing date by SMS in relation to a main card | Free of charge | |
| SMS code for the verification of online purchases[11] | HUF 0/month + HUF 0/SMS | |

**Interest on the overdraft facility**

| **In the event of credit card applications accepted for processing between 18.05.2020-10.06.2020. the monthly interest on the overdraft facility until 10.01.2011** | | | |
|---|---|---|---|
| Minimum credit limit (HUF) upon | Maximum Minimum | Interest on the overdraft | Promotional APR[8] |

| | | | |
|---|---|---|---|
| approval | credit limit (HUF) upon approval | facility per month | |
| 150 000 | 190 000 | 0% | 5,67% |
| 200 000 | 290 000 | 0% | 4,24% |
| 300 000 | 390 000 | 0% | 2,82% |
| 400 000 | 490 000 | 0% | 2,11% |
| 500 000 | 740 000 | 0% | 1,69% |
| 750 000 | 990 000 | 0% | 1,12% |
| 1 000 000 | 1 240 000 | 0% | 0,84% |
| 1 250 000 | 1 490 000 | 0% | 0,67% |
| 1 500 000 | | 0% | 0,56% |
| **In the event of credit card applications accepted for processing between 11.06.2020-10.07.2020. the monthly interest on the overdraft facility until 10.01.2011 igénylések esetén** | | | |
| Minimum credit limit (HUF) upon approval) | Maximum Minimum credit limit (HUF) upon approval | Interest on the overdraft facility per month | Promotional APR[8] |
| 150 000 | 190 000 | 0% | 5,54% |
| 200 000 | 290 000 | 0% | 4,14% |
| 300 000 | 390 000 | 0% | 2,75% |
| 400 000 | 490 000 | 0% | 2,06% |
| 500 000 | 740 000 | 0% | 1,65% |
| 750 000 | 990 000 | 0% | 1,10% |
| 1 000 000 | 1 240 000 | 0% | 0,82% |
| 1 250 000 | 1 490 000 | 0% | 0,66% |
| 1 500 000 | | 0% | 0,55% |
| **In the event of credit card applications accepted for processing between 11.07.2020-10.08.2020. the monthly interest on the overdraft facility until 10.01.2011.** | | | |
| Minimum credit limit (HUF) upon approval | Maximum Minimum credit limit (HUF) upon approval | Interest on the overdraft facility per month | Promotional APR[8] |
| 150 000 | 190 000 | 0% | 5,42% |
| 200 000 | 290 000 | 0% | 4,05% |
| 300 000 | 390 000 | 0% | 2,69% |
| 400 000 | 490 000 | 0% | 2,01% |
| 500 000 | 740 000 | 0% | 1,61% |
| 750 000 | 990 000 | 0% | 1,07% |
| 1 000 000 | 1 240 000 | 0% | 0,80% |
| 1 250 000 | 1 490 000 | 0% | 0,64% |
| 1 500 000 | | 0% | 0,54% |
| **In the event of credit card applications accepted for processing between 11.08.2020-10.09.2020. the monthly interest on the overdraft facility until 10.01.2011.** | | | |
| Minimum credit limit (HUF) upon approval | Maximum Minimum credit limit (HUF) upon approval | Interest on the overdraft facility per month | Promotional APR[8] |
| 150 000 | 190 000 | 0% | 5,30% |
| 200 000 | 290 000 | 0% | 3,96% |
| 300 000 | 390 000 | 0% | 2,63% |
| 400 000 | 490 000 | 0% | 1,97% |
| 500 000 | 740 000 | 0% | 1,57% |
| 750 000 | 990 000 | 0% | 1,05% |
| 1 000 000 | 1 240 000 | 0% | 0,78% |
| 1 250 000 | 1 490 000 | 0% | 0,63% |
| 1 500 000 | | 0% | 0,52% |
| **In the event of credit card applications accepted for processing between 11.09.2020-10.10.2020. the monthly interest on the** | | | |

**overdraft facility until 10.01.2011**

| Minimum credit limit (HUF) upon approval | Maximum Minimum credit limit (HUF) upon approval | Interest on the overdraft facility per month | Promotional APR[8] |
|---|---|---|---|
| 150 000 | 190 000 | 0% | 5,18% |
| 200 000 | 290 000 | 0% | 3,87% |
| 300 000 | 390 000 | 0% | 2,57% |
| 400 000 | 490 000 | 0% | 1,92% |
| 500 000 | 740 000 | 0% | 1,53% |
| 750 000 | 990 000 | 0% | 1,02% |
| 1 000 000 | 1 240 000 | 0% | 0,77% |
| 1 250 000 | 1 490 000 | 0% | 0,61% |
| 1 500 000 | | 0% | 0,51% |

**In the event of credit card applications accepted for processing between 11.10.2020-10.11.2020. the monthly interest on the overdraft facility until 10.01.2011**

| Minimum credit limit (HUF) upon approval | Maximum Minimum credit limit (HUF) upon approval | Interest on the overdraft facility per month | Promotional APR[8] |
|---|---|---|---|
| 150 000 | 190 000 | 0% | 5,06% |
| 200 000 | 290 000 | 0% | 3,78% |
| 300 000 | 390 000 | 0% | 2,51% |
| 400 000 | 490 000 | 0% | 1,87% |
| 500 000 | 740 000 | 0% | 1,50% |
| 750 000 | 990 000 | 0% | 1,00% |
| 1 000 000 | 1 240 000 | 0% | 0,75% |
| 1 250 000 | 1 490 000 | 0% | 0,60% |
| 1 500 000 | | 0% | 0,50% |

**In the event of credit card applications accepted for processing between 11.11.2020-10.12.2020. the monthly interest on the overdraft facility until 10.01.2011**

| Minimum credit limit (HUF) upon approval | Maximum Minimum credit limit (HUF) upon approval | Interest on the overdraft facility per month | Promotional APR[8] |
|---|---|---|---|
| 150 000 | 190 000 | 0% | 4,94% |
| 200 000 | 290 000 | 0% | 3,69% |
| 300 000 | 390 000 | 0% | 2,45% |
| 400 000 | 490 000 | 0% | 1,83% |
| 500 000 | 740 000 | 0% | 1,46% |
| 750 000 | 990 000 | 0% | 0,97% |
| 1 000 000 | 1 240 000 | 0% | 0,73% |
| 1 250 000 | 1 490 000 | 0% | 0,58% |
| 1 500 000 | | 0% | 0,49% |

**In the event of credit card applications accepted for processing between 11.12.2020-31.12.2020. the monthly interest on the overdraft facility until 10.01.2011**

| Minimum credit limit (HUF) upon approval | Maximum Minimum credit limit (HUF) upon approval | Interest on the overdraft facility per month | Promotional APR[8] |
|---|---|---|---|
| 150 000 | 190 000 | 0% | 4,82% |
| 200 000 | 290 000 | 0% | 3,60% |
| 300 000 | 390 000 | 0% | 2,39% |
| 400 000 | 490 000 | 0% | 1,78% |
| 500 000 | 740 000 | 0% | 1,43% |
| 750 000 | 990 000 | 0% | 0,95% |
| 1 000 000 | 1 240 000 | 0% | 0,71% |

| | | | |
|---|---|---|---|
| 1 250 000 | 1 490 000 | 0% | 0,57% |
| 1 500 000 | | 0% | 0,47% |

**In the event of credit card applications accepted for processing between 18.05.2020-31.12.2020. the monthly interest on the overdraft facility from 11.01.2011**

| Minimum credit limit (HUF) upon approval | Maximum Minimum credit limit (HUF) upon approval | Interest on the overdraft facility per month | THM[8] |
|---|---|---|---|
| 150 000 | 190 000 | 2,39% | 39,82% |
| 200 000 | 290 000 | 2,50% | 39,81% |
| 300 000 | 390 000 | 2,61% | 39,80% |
| 400 000 | 490 000 | 2,67% | 39,87% |
| 500 000 | 740 000 | 2,70% | 39,82% |
| 750 000 | 990 000 | 2,74% | 39,75% |
| 1 000 000 | 1 240 000 | 2,77% | 39,88% |
| 1 250 000 | 1 490 000 | 2,78% | 39,83% |
| 1 500 000 | | 2,79% | 39,85% |

**Interest on the overdraft facility**

**In the event of credit card applications accepted for processing from 1 July 2016 the monthly interest on the overdraft facility throughout the entire term of the contract**

| Minimum credit limit (HUF) upon approval | Maximum Minimum credit limit (HUF) upon approval | Interest on the overdraft facility per month | APR[4] |
|---|---|---|---|
| 140,000 | 190,000 | 2.60% | 39.83% |
| 200,000 | 290,000 | 2.67% | 39.83% |
| 300,000 | 390,000 | 2.72% | 39.76% |
| 400,000 | 490,000 | 2.75% | 39.80% |
| 500,000 | 690,000 | 2.77% | 39.86% |
| 700,000 | 890,000 | 2.79% | 39.89% |
| 900,000 | | 2.80% | 39.88% |

**In the event of credit card applications accepted for processing before 1 July 2016 the monthly interest on the overdraft facility throughout the entire term of the contract**

| Start of acceptance for processing | End of acceptance for processing | Interest on the overdraft facility per month | APR[4] |
|---|---|---|---|
| 1 July 2005 | 30 June 2013 | 2.95% | 42.74% |
| 1 July 2013 | 31 December 2013 | 2.87% | 41.41% |
| 1 January 2014 | 30 June 2014 | 2.79% | 40.11% |
| 1 July 2014 | 31 December 2014 | 2.76% | 39.62% |
| 1 January 2015 | 30 June 2015 | 2.75% | 39.45% |
| 1 July 2015 | 31 December 2015 | 2.72% | 38.97% |

**In the event of credit card applications accepted for processing between 1 January 2016 and 30 June 2016 the monthly interest on the overdraft facility throughout the entire term of the contract**

| Minimum credit limit (HUF) upon approval | Minimum credit limit (HUF) upon approval | Interest on the overdraft facility per month | APR[4] |
|---|---|---|---|
| 140,000 | 190,000 | 2.63% | 40.31% |
| 200,000 | 290,000 | 2.70% | 40.32% |
| 300,000 | 390,000 | 2.75% | 40.25% |
| 400,000 | 490,000 | 2.78% | 40.29% |
| 500,000 | | 2.80% | 40.35% |

**In the event of Erste Platinum Credit Card applications accepted for processing from 16 January 2016 until November 1, 2020 the monthly interest on the overdraft facility throughout the entire term of the contract**

| Minimum credit limit (HUF) upon approval | Minimum credit limit (HUF) upon approval | Interest | APR |
|---|---|---|---|
| 140,000 | 490,000 | 2.01% | 39.82% |
| 500,000 | 3,500,000 | 2.60% | 39.68% |

| In the event of Erste Platinum Credit Card applications accepted for processing between 02/11/2020 and 31/12/2020 the monthly interest on the overdraft facility until 10/01/2021 | | | |
|---|---|---|---|
| Minimum credit limit (HUF) upon approval | Minimum credit limit (HUF) upon approval | Interest | APR |
| | | | |
| 150 000 | 490 000 | 0% | 0% |
| 500 000 | 3 500 000 | 0% | 0% |
| **In the event of Erste Platinum Credit Card applications accepted for processing between 02/11/2020 and 31/12/2020 the monthly interest on the overdraft facility from 11/01/2021 throughout the entire term of the contract** | | | |
| Minimum credit limit (HUF) upon approval | Minimum credit limit (HUF) upon approval | Interest | APR |
| 150 000 | 490 000 | 2,01% | 26,97% |
| 500 000 | 3 500 000 | 2,60% | 36,70% |

| **Due date of fees and charges** | |
|---|---|
| Upon the production of the first card after a new card is applied for: | Main card issuance fee, supplementary card issuance fee |
| Annually on the anniversary of card production: | Main card issuance fee*, supplementary card issuance fee* |
| Fees charged on the billing date: | Monthly account management fee, overlimit fee, fee for Erste Credit Card SMS service: |
| Fees immediately charged for the provision of a service: | Card reproduction fee, PIN reproduction fee, PIN modification fee, Card blocking fee and Card replacement fee, Cash Withdrawal fee, fee for individual transfer and internal transfer, fee for cash inpayment into Erste Bank ATM, fee for balance query, fee for the execution of Collective Collection Orders, fee for repayment by postal cheque, Card type modification, Loan on Phone opening fee, Loan on Phone Early Repayment Fee, Secondary Account ID registration, modification, renewal, deletion, Payment Request initiated by the Payee |
| Fees charged on the due date: | Late payment fee |

*In case of card cancellation, the Bank charges the proportional earned annual fee for the time period the card was valid on card cancellation date

[1] In respect of new bank cards issued from 1 November 2009 the card issuance fee is a one-off fee which is charged per bank card during the term of the bank card related legal relationship only when the first bank card (main card/supplementary card) is issued.

[2] **Redeemable issuance fee**

**The issuance fee of the main card and the related supplementary card functioning as a credit card the application for which is accepted by ERSTE BANK HUNGARY ZRT for processing from 2 April 2012 is redeemable as follows:**

a) If the amount of any purchase made with the relevant main card or supplementary card functioning as a credit card and entered as a book-record to the account from the issuance of the card reaches the amount of the issuance fee charged to the credit account, the Bank credits an amount equivalent to the issuance fee to the credit account that belongs to the credit card on the billing date of the credit card.
b) The redeemable issuance fee applies to both the main and supplementary card provided that the bank examines the amount of purchases separately per bank card based on which the amount equivalent to the issuance fee is credited separately per bank card.
c) The issuance fee may be redeemed in the first three calendar months following the issuance of the relevant main or supplementary card. The date of issuance is the date when the issuance fee is charged to the credit account, which is indicated in the account statement.
d) The amount equivalent to the issuance fee is credited on the first billing date following the book-entry of the purchase as a result of which the total of the purchases made from the issuance of the card reaches the amount of the issuance fee.
e) The basis of examination of the purchases made with the credit card is the date of book-entry of the purchase, so on the relevant billing date the purchases the book-entry of which have been completed by the relevant billing date of the Credit Card will be examined. The crediting is made under the legal title ‘purchase redemption’.
f) A purchase shall mean the following transactions executed with a credit card and entered into the books: 1) settlement of goods and services through a POS terminal at a commercial acceptance place (card acceptance device) or otherwise, 2) settlement of goods and services through the internet; 3) topping up credit for mobile phones through ATMs offering this service.

g) Only purchases that are executed from the overdraft facility can be redeemed, consequently when making the allowance for redeemable issuance fee available, the bank will not take into account purchases that are entered into the accounts in respect of a credit account that is overpaid.
h) Betting / gambling and similar transactions executed on the POS of a commercial acceptance place or on the internet, transactions for cash withdrawals and debiting of interests and fees will not qualify as purchase.
i) For the determination of eligibility for purchase redemption and its amount, the calculations of the Bank shall govern.
j) In the case of transactions about which the Account Holder complains, the Bank reserves the right to use its sole discretion. Based on the findings of the investigation triggered by the complaint the Bank decides whether any rectification is needed in relation to the transaction concerned.
k) The Bank will not credit an amount equivalent to the issuance fee for customers with credit cards in respect of whom the Bank terminated the credit card contract before the indicated time of crediting or the Main Cardholder initiated the termination of the credit card contract prior to the billing date on which the total amount of purchases made from the date of issuance of the card reaches the amount of the issuance fee.

3 The Bank charges the annual card fee annually on the anniversary of the first card production, on the last business day of the month of anniversary. If before the due date of the annual card fee the card is reproduced or replaced, the due date of the annual card fee will not change and the date on which it is charged will be the last business day of the month of anniversary of the first card production.

4 **For applications until 1 November 2020:** The issuance fee and annual card fee of the main card and related supplementary card belonging to the Erste Platinum Credit Card are HUF 0 for Private Banking customers during the promotion. The issuance fee and annual card fee of the main card and related supplementary card belonging to the Erste Platinum Credit Card are HUF 0 for Erste World customers during the promotion: main card: HUF 9,900, supplementary card: HUF 4,900 The promotional issuance and annual card fee is valid for the relevant customers as long as they qualify as Private Banking or Erste World customers. The promotion is valid from 16 January 2017 until withdrawn.

**For applications from 2 November 2020:** For Private Banking Customers the issuance fee and annual card fee of the main card is 14.990 HU, those of the supplementary card is 9.900 HUF during the promotion. For Erste World Customers the issuance fee and annual card fee of the main card is 19.990 HU, those of the supplementary card is 9.900 HUF during the promotion. The issuance fee is redeemable[2] The promotional issuance and annual card fee is valid for the relevant customers as long as they qualify as Private Banking or Erste World customers. The promotion is valid from 29 October 2020 until withdrawn.

5 Based on the cooperation between Erste Bank Hungary Zrt. and Wizz Air Hungary Kft. a point collection program relates to the Wizz Air Credit Card and its terms and conditions and the case-by-case promotions are included in the document entitled 'Terms and Conditions of Point Collection', the version of which in effect from time to time is available on the website of Erste Bank (www.erstebank.hu).

6 The Bank issues credit cards with a technology that enables contactless payment. Accordingly in the event that a new credit card, supplementary card, card reproduction and card renewal is applied for, the Bank provides the Cardholder with a bank card suitable for contactless payment.

7 The first balance query with the bank card on Erste Bank ATMs (activation of the bank card) is free of charge inland.

8 The Aggregate Percentage Rate (APR) has been determined subject to the current terms and conditions and the effective laws and its value may change upon a change in such terms and conditions. The value of the APR does not reflect the interest risk of the credit facility. When calculating the Promotional APR for applications between 2020.05.18-2020.06.10 the promotional period taken into account 8 months, for applications between 2020.06.11-2020.07.10 the promotional period taken into account: 7 months, 2020.07.11-2020.08.10 the promotional period taken into account: 6 months, for applications between 2020.08.11-the promotional period taken into account:: 4 months, for applications between 2020.10.11-2020.11.10 the promotional period taken into account: 3 months, for applications between 2020.11.11-2020.12.10 the promotional period taken into account: 2 months, for applications between, 2020.12.11-2020.12.31 the promotional period taken into account: 1 month.

9 Erste Forint refund program may be requested in relation to Erste Visa Classic or MasterCard Credit Cards issued or to be issued by the Bank. The Erste Credit Cards to which money refund relates under the terms of the Terms and Conditions of Participation in the Erste Max Credit Card Program shall be deemed to be Erste Max Credit Cards for the term of the program. The terms and conditions and details of money refund in effect from time to time are included in the document entitled 'Terms and Conditions of Participation in the Erste Max Credit Card Program', which are available on the website of Erste Bank (www.erstebank.hu) ) or in its branch offices.

10 The Bank ensures money refund for an indefinite term in relation to Erste Platinum Credit Cards to be issued by it. The terms and conditions and details of money refund in effect from time to time are included in the Terms and Conditions of Participation in the Erste Platinum Credit Card Program, which are available on the website of Erste Bank (www.erstebank.hu) ) or in its branch offices.

11 The Bank provides online purchase verification SMS codes to Visa and MasterCard Credit Cards free of charge. If the Account Holder / Card Holder has given the Bank his/her Mobile Number, from 1 February 2017 the Bank automatically switches in the service of online purchase verification SMS code provision free of charge in the framework of which the Bank sends an online purchase verification SMS code by SMS to the Mobile Number of the Account Holder and in the process of the purchase, the online purchase initiated with the Credit Card may only be approved if the online purchase verification SMS code is given in the course of the online purchase. The details of the service are included in the General Terms and Conditions of Retail Credit Cards.

12 The issuance fee of the main card belonging to the Wizz Air Credit Card applied for through mobile bankers or on-site salespersons (in certain shopping centres and on Liszt Ferenc International Airport) is HUF 0 for the term of the promotion. The promotion is valid from 1 February 2016 until withdrawn.

13 The issuance fee of the main card belonging to the Erste Max Air Credit Card applied for through mobile bankers or on-site salespersons (in certain shopping centres) is HUF 0 from 16 January 2017 for the term of the promotion. The promotion is valid from 16 January 2017 until withdrawn.

14 The late payment fee is the administration fee of the overdue liabilities (administration, correspondence, phone calls etc.). From 16 February 2017 if the amount of the drawn-down facility is below HUF 1000 and it is not paid until the due date, the Bank shall not charge a late payment fee.

15 The overlimit fee is the fee for making a higher facility avaiable than contracted.

16 No Loan on Phone is available in respect of the transaction. Furthermore from 16 January 2017 in Erste TeleBank, and from 7 February 2017 in NetBank and MobileBank individual HUF transfer orders or individual internal HUF transfer orders (from one's own credit card account to any other bank account kept with Erste Bank) may also be placed in respect of any settlement account relating to any type of bank card to be debited. An individual forint transfer or internal transfer initiated in Erste TeleBank or NetBank/API, MobileBank from one's credit card to one's current account qualifies as cash withdrawal.

17 Cash inpayment into Erste ATMs inland is free of charge for the time of the promotion. The promotion is valid from 19 October 2015 until withdrawn. The percentage component of the combined fee is determined in the ratio of the amount paid in.

18 The default interest is one and a half times the transactional interest rate plus 3 percentage points, but it may not exceed the base rate of the bank of issue valid on the first day of the month preceding the relevant calendar semi-year plus 39 percentage points.

19 The monthly account management fee is a fee charged monthly for the keeping, settlement and closing of the credit account.

20 In the framework of the Erste Credit Card SMS service, the Bank sends an SMS about transactions initiated with a bank card above HUF 2,000 on the settlement account of a credit card (e.g. payment of public utility bills by collective collection order or individual transfer). The GTC of Retail Credit Cards contains the scope of transactions about which the Bank sends an SMS. Main Cardholders may request Erste Credit Card SMS service in relation to any type of new credit card applied for from 16 January 2017 Furthermore if a customer who holds a main card of an existing credit card has no Card Alert SMS service, then from 16 January 2017 only the Credit Card SMS service is available. The monthly fee of the Erste Credit Card SMS Service is charged per credit card account monthly. If the main cardholder requests SMS to be sent to a foreign phone number (as well), then its monthly fee is HUF 1,052 on top of the above monthly fee. The Erste Credit Card SMS service is available for main cardholders of existing credit cards instead of the gratuitous Card Alert SMS service from 16 January 2017.

21 From 16 January 2017 the Card is not available. Instead the Erste Credit Card SMS service is available. Instead the Erste Erste Credit Card SMS service is available. The change does not affect customers with already existing, gratuitous Card Alert SMS service, the Bank makes the Card Alert SMS service available to them free of charge while the credit card settlement account exists. If the credit card of an existing customer using Card Alert SMS service is cancelled, then the Bank switches in the gratuitous Card Alert SMS service in respect of the replacement card. Customers using the Card Alert SMS service may at any time request the Erste Credit Card SMS service instead of the Card Alert SMS service, which sends a notice of any transaction executed in the settlement account in addition to the transactions initiated with the card. From 3 September 2018 the Bank only sends an SMS about transactions above HUF 2000.

22 Erste Bank provides the service from 10 February 2017. Postal cheques may only be requested in Erste TeleBank. Any amount paid by postal cheque shall reach the Credit Account by the due date.

23 Erste Bank provides the service from 7 February 2017. A Collective Collection Order may only be placed for the repayment of Credit Card liabilities in the Minimum payable amount. Only Private Banking and Erste World Account Holders may give authorisation for the repayment of the Total Drawn-down Facility by means of a Collective Collection Order to be debited from their retail bank accounts kept with the Bank or any other bank.

24 From 7 February 2017 any person who applies for a Main Card can request several Main Cards of different brands/types, which means that several Card Accounts will be opened. Additional Main Cards may be selected from among the credit cards sold under this Announcement and not more than one card may be held from any credit card brand. The Bank shall decide on the issuance of a new credit card subject to the findings of the credit assessment. If out of a given brand of credit card the Bank issues both VISA and Mastercard types (Erste Max Credit Card), then the person applying for the Main Card may only request one of the two types, but not both. Accordingly, if a Main Cardholder has an Erste Max Credit Card with VISA logo, then it may not request an Erste Max Credit Card with astercard logo.

25 If the Account Holder has two or more Credit Cards from the Bank as a Main Cardholder, then the Account Holder may initiate in any branch office of Erste Bank that the two Credit Cards, and consequently the relevant two Credit Card Settlement Account be technically consolidated into one Credit Card Settlement Account. Simultaneously the Account Holder may only initiate the consolidation of two Credit Card Settlement Accounts. Credit Cards may be consolidated free of charge. The details of the consolidation of Credit Cards are included in the GTC on Retail Credit Cards in effect from time to time.

26 In respect of the brand/type of credit cards specified in this Announcement customers holding a Credit Card issued by Erste Bank have the option to request the Bank to change the type of the Card. The Bank accepts applications for a change in the card type in respect of the credit cards of the following brand/type in the event that there are no overdue liabilities outstanding in respect of the credit card, the credit card is not blocked or relates to a credit account not blocked: instead of Wizz Air Credit Card, Erste Max Credit Card (with VISA or Mastercard logo) or instead of Erste Max Credit Card, Wizz Air Credit Card or instead of Erste VISA Classic Credit Card, Erste Max Credit Card (with VISA or Mastercard logo) or instead of Wizz Air Credit Card, Wizz Air Credit Card or Erste Max Credit Card (with VISA or Mastercard logo) or Erste VISA Classic Credit Card. A change between Card companies or an application for a credit card of a brand different from the one held by the Account Holder without any modification to the credit limit qualifies as a change in the type of the card. Main Cardholders may initiate a change in the type of a Card in TeleBank or in any branch office of the Bank from 6 February 2018.

From 1 February 2019 it is permitted to change from Wizz Air Credit Card and Erste Max Credit Card (VISA or Mastercard), Erste VISA Classic Credit Card to Platinum Credit Card the fees valid after the card type change are set out in this Announcement, the original card application date shall be taken into account when determining the fees. This Announcement contains the fee of changing the type of the Card in effect from time to time.

If the Bank replaced the credit card of a Main Cardholder with another type of Card by changing the type of the Card, the Main Cardholder may not initiate a repeated change in the type of the Card for minimum 13 months from the date of completion of the change in the type of the Card. Further provisions on changing the types of Cards are included in the GTC of Retail Credit Cards in effect from time to time.

[27] Secondary Account ID: A unique identifier provided by the Credit Card Account Holder via the Bank maintaining the payment account of the Credit Card Accountholder to GIRO Zrt. on T date, serving to clearly identify the account of the Credit Card Accountholder.

- Modification of the Secondary Account ID means to delete the Secondary Account ID registered at the Bank and register a new Secondary Account ID
- Deletion means to delete the Secondary Account ID registered at the Bank by the Customer as well as to delete the Secondary Account ID registered at the Bank as a result of a GIRO message because of the registration at another financial service provider.

[28] Payment Request: Request by the Payee – for transmission of the Payers financial service provider – submitted via electronic channels to initiate an instant forint payment from the Payer. The payment service provider which maintains the payer's payment account shall forward the payment request to the payer on the basis of an agreement with the payer.

| **Individual HUF orders** | **Final cut-off time (closing time)** | **Value date of debiting** | **Date of execution** |
|---|---|---|---|
| Transfer in Erste NetBank/API outside the Bank | 16:30 | T | T |
| Transfer in Erste NetBank/API outside the bank | 18:00 | T | T |
| Transfer in Erste NetBank/API outside / inside the bank | 16:00 | T | T |
| Transfer via Erste NetBankon, MobilBank inside or outside the Bank* | 24:00 | 5 seconds within submission | |

The above final cut-off times apply on regular business days. On Saturdays which are business days in Hungary the cut-off times change as follows in respect of the following types of orders due to the shortened operation time of the clearing systems:

- through a TeleBank administrator outside the Bank, day T 12:30
- in NetBank, API, MobileBank outside the bank, day T 13:00

*The Bank keeps forint orders pending due to the insufficiency of funds up to the following times:*

- Individual transfer orders
  - if submitted in NetBank, MobileBank, until 16:30 (on Saturday until 13:00) on the date of debiting excluding Instant Forint Payment Orders (There is no pending queue in case of Instant Forint Payments)
  - if submitted in TeleBank, not kept pending
- Collective collection orders (if a customer of the bank is the payer) date of debiting +1 banking day until 18:00

* From March 2nd, 2020: The Bank performs the following service every day of the year in 24 hours

a) the submission of non-value-day forint transfer orders (submitted electronically) to the account within the Bank up to the amount of 1 billion huf and the execution of the transfer in accordance with the rules for Instant Forint Payments;

b) the submission of non-value-day forint transfer orders (submitted electronically) to a domestic account outside the Bank in the amount of maximum 10 million HUF and the execution of the transfer in accordance with the rules for Instant Forint Payments;

The Bank shall transfer the content of the payment order within the timeframe specified by the law from the submission of the Instant Forint Payment to the Payee's payment service provider.

Maximum bearing time for debit value date, or debit deadline 20 seconds.

[29] From 18 May 2020 the following credit cards can be applied for: new Wizz Air Credit Card and Erste Credit Card. Erste Credit Card can only applied for with Erste Forint refund program (Those Erste Credit Cards with Erste Forint refund program are handled as Erste Max Credit Cards based on Erste Max Credit Card Programme Terms of Participation).

**REPAYMENT SERVICES IN RELATION TO CREDIT CARDS**

| | **Easy Repayment** | **Extra Easy Repayment,** | **Privilegium "X"** | **Wizz Air Comfort** | **Automatic Easy** | **Instant Easy** | **Loan on Phone[2]** | **Loan on Phone[2]** |
|---|---|---|---|---|---|---|---|---|

| | | **Initial Easy Repayment[13, 14]** | **Initial Easy Repayment[13, 15]** | **Easy Repayment** | **Repayment [2]** | **Repayment [2]** | **for credit card contracts signed before 19.03.2020** | **for credit card contracts signed from 19.03.2020.** |
|---|---|---|---|---|---|---|---|---|
| Scope of transactions | The lowest amount of purchases in respect of which Easy Repayment is available: HUF 50,000[1] | The lowest amount of purchases in respect of which Easy Repayment is available: HUF 50,000 | The lowest amount of purchases in respect of which Privilegium "X" Initial Easy Repayment is available: HUF 50,000 | The lowest amount of purchases in respect of which Easy Repayment is available: HUF 20,000[10] | The lowest amount of purchases in respect of which Automatic Easy Repayment is available: HUF 20,000[1] | The lowest amount of purchases in respect of which Automatic Easy Repayment is available: HUF 20,000[1] | In the event of transfer through TeleBank from a credit card to another account, Loan on Phone service is available from HUF 50,000. | In the event of transfer through TeleBank from a credit card to another account, Loan on Phone service is available from HUF 50,000. |
| Application channel | **NetBank:** One Easy Repayment can be applied for one purchase or one cash withdrawal transaction. **TeleBank:** One single Easy Repayment can be applied also for multiple purchase or cash withdrawal transactions. | NetBank<br>TeleBank | NetBank<br>TeleBank | NetBank<br>TeleBank | TeleBank | POS/VPOS terminal | TeleBank | TeleBank |
| Term | 6-60 months | 6-10 months | 6-10 months | 6 months | 6-60 months | 3-72 months | 6-60 months | 7-72 months |
| Interest on the overdraft facility per month[3] | 2.492% | 0% | 0% | 0% | 2.492% | for repayments used until 2020.10.31 0,990%<br><br>for repayments used from 2020.11.01- 2,492% | 2.492%[9] | until 2021.01.11: 0,47% from 2021.01.12l: 2,492%[9] |
| Aggregate Percentage Rate (Reference APR) | 34.36% | 0%[12] | 0%[12] | 0%[11] | 34.36%[7] | APR for repayments used until 2020.10.31 12,55%<br><br>for repayments used from 2020.11.01- 34,36%[16] | 35,49%[8] | Promotional APR with interest rate valid until l 2021.01.11:: 5,75%<br><br>Promotional APR with |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | | | | | | | interest from 2021.01.12: 34,36%[8] |

| Fees of instalment payment services in relation to credit cards | |
|---|---|
| Loan on Phone opening fee | For credit card contracts signed before 2020.03.19: 1.09% of the amount drawn down, minimum HUF 3,265, maximum HUF 10,885<br>For credit card contracts signed from 2020.03.19 until 2020.12.31: 0% of the amount drawn down, from 2021.01.01: 1.09% of the amount drawn down, minimum HUF 3,265, maximum HUF 10,885 |
| Fee payable for partial prepayment in relation to Easy Repayment, Extra Easy Repayment,<br>Initial Easy Repayment, Privilegium "X" Initial Easy Repayment and Loan on Phone [4, 5] | 1% of the amount prepaid (if the time between the date of prepayment and the maturity of the relevant term is more than one year) or 0.5% (if the time between the date of prepayment and the maturity of the relevant term is not more than one year). |
| Fee payable for total repayment in relation to Easy Repayment, Extra Easy Repayment,<br>Initial Easy Repayment, Privilegium "X" Initial Easy Repayment and Loan on Phone[4, 5] | 1% of the amount prepaid (if the time between the date of prepayment and the maturity of the relevant term is more than one year) or 0.5% (if the time between the date of prepayment and the maturity of the relevant term is not more than one year). |
| Fee payable for partial and total prepayment related to Automatic Easy Repayment, Instant Easy Repayment<br>HUF 0 | |

1 The limit shall be construed per purchase. The Bank may enable Easy Repayment in respect of purchases below HUF 50,000 on a promotional basis.

2 In the event of Easy Repayment (Automatic Easy Repayment, Insant Easy Repayment) and Loan on Phone the amount of the first monthly instalment may be different.

3 The monthly fixed interest rate and the related APR value may be different per term. The bank reserves the right to determine a different interest rate for each transaction.

4 The partial and total prepayment fee shall be construed per Easy Repayment, per Loan on Phone. In the course of prepayment, at most the amount in excess of the lowest amount indicated in the above table in respect of the relevant product (HUF 50,000 in respect of Easy Repayment, Loan on Phone) may be prepaid. If the credit card contract is terminated in accordance with Clause II.2.6 of the General Terms and Conditions, no total prepayment fee is charged.

5 Prepayment is free of charge once within 12 months up to the amount of HUF 200,000.

6 The Aggregate Percentage Rate has been determined based on HUF 500,000 loan with 3 years term at 2.492% fixed monthly interest rate in accordance with Act CLXII of 2009 on consumer loans and Government Decree No. 83/2010 (III.25.) on the determination, calculation and publication of the aggregate percentage rate. Please note that in each settlement period at least the minimum payable amount indicated in the monthly account statement shall be repaid. The value of APR may change depending on the interest rate characteristic of each transaction.

7 The Aggregate Percentage Rate has been determined based on HUF 500,000 loan with 3 years term at 2.492% fixed monthly interest rate in accordance with Act CLXII of 2009 on consumer loans and Government Decree No 83/2010. (III.25.) on the determination, calculation and publication of the aggregate percentage rate. Please note that in each settlement period at least the minimum payable amount indicated in the monthly account statement shall be repaid. The value of APR may change depending on the interest rate characteristic of each transaction.

8 The Aggregate Percentage Rate has been determined based on HUF 500,000 loan with 3 years term at 2.492% fixed monthly interest rate in accordance with Act CLXII of 2009 on consumer loans and Government Decree No 83/2010 (III.25.) on the determination, calculation and publication of the aggregate percentage rate, taking into account the opening fee (for credit cards contracts valid before 2020.03.19.: 1,09% of the amount drawn down min. 3265 max. 10 885 Ft, 0% of the amount drawn down for credit card contracts valid from 2020.03.19 ). Please note that in each settlement period at least the minimum payable amount indicated in the monthly account statement shall be repaid. The value of APR may change depending on the interest rate characteristic of each transaction.

For credit card contracts valid from 2020.03.19 the promotional APR (5,75%) is determined based on HUF 500,000 loan with 3 years term at 0,47% fixed monthly interest rate and 0% opening fee.

9 After a Loan on Phone requested for refinancing is utilised, the Bank inspects whether refinancing has taken place. If after the utilisation of the Loan on Phone facility, it cannot be ascertained from the Central Credit Information System that the loan to be refinanced has ceased to exist, then from the first due date after the 105th day following utilisation, the interest rate shall change to the original annual rate +4%. This change in the interest rate arising from the above may not be deemed as a unilateral modification of the interest rate on the part of the Bank.

[10] Wizz Air Comfort Easy Repayment is available in respect of purchases from Wizz Air for customers who have Wizz Air Credit Cards and subscription to Comfort Packet.

[11] The Aggregate Percentage Rate has been determined based on HUF 500,000 loan with 6 months term at 0% fixed monthly interest rate in accordance with Act CLXII of 2009 on consumer loans and Government Decree No. 83/2010 (III.25.) on the determination, calculation and publication of the aggregate percentage rate. Please note that in each settlement period at least the minimum payable amount indicated in the monthly account statement shall be repaid. The value of APR may change depending on the interest rate characteristic of each transaction.

[12] The Initial Easy Repayment is available for one single transaction to be selected by the customer by 15 September 2019 in the event of Erste Max Credit Card applications signed between 18 June 2019 and 17 August 2019 and approved by the Bank.

[13] The Aggregate Percentage Rate has been determined based on HUF 500,000 loan with 10 months term at 0% monthly interest rate in accordance with Act CLXII of 2009 on consumer loans and Government Decree No. 83/2010. (III.25.) on the determination, calculation and publication of the aggregate percentage rate. Please note that in each settlement period at least the minimum payable amount indicated in the monthly account statement shall be repaid. The value of APR may change depending on the interest rate characteristic of each transaction.

[14] All customers that are founders or members of the Erste Family community may apply for Initial Easy Repayment with 0% APR for a term between 6 and 10 months in respect of the main card of a credit card newly applied for after 01.06.2019 for a single purchase above HUF 50,000 debited from the credit account related to the main card between 01.06.2019 and 30.11.2019.

[15] For customers opening a new Privilege "X" package after 01.10.2019 and holding any main credit cards issued by the Bank, Erste Bank offers 0% APR Initial Easy Repayment for a 6 to 10 months term for one purchase transaction in the amount of minimum 50.000 HUF settled on the credit card account between 14.10.2019. and 30.12.2019. .

[16] The Aggregate Percentage Rate has been determined based on HUF 500,000 loan with 3 years term at 2,492% monthly interest rate in accordance with Act CLXII of 2009 on consumer loans and Government Decree No. 83/2010. (III.25.) on the determination, calculation and publication of the aggregate percentage rate. The value of APR may change depending on the interest rate characteristic of each transaction.

In case of repayments used until 31.10.2020 The Aggregate Percentage Rate has been determined based on HUF 500,000 loan with 3 years term at 0,990% monthly interest rate.

## LIMITS RELATED TO CREDIT CARDS

| Daily limits | Default | Type | Maximum |
|---|---|---|---|
| Limit for cash withdrawal | HUF 100,000 / day | settable / adjustable | HUF 200,000 / day |
| Limit for purchase | HUF 300,000 / day | settable / adjustable | up to the positive balance in the account |

| Limit for the number of daily transactions | Default | Type | Time-locked limit for the number of daily transactions |
|---|---|---|---|
| Limit for cash withdrawal from ATM | 5 / day | adjustable only as a time-locked limit | maximum 20 / day |
| POS purchase and cash withdrawal | 20 / day | adjustable only as a time-locked limit | - |

**Default limits**

Our customers may determine the daily limits for cash withdrawal and purchase in an amount different from the above up to the relevant maximum limits. Our customers may set the daily limit for cash withdrawal and purchase free of charge, in writing in any branch office or in the NetBank as provided for in the GTC.

**Time-locked limits**

The Bank's customers may adjust the limits for amounts and transaction numbers for the time being within a time interval set by customers in TeleBank, NetBank or MobileBank free of charge. Time-locked limits shall be valid for maximum 48 hours. After the expiry of the validity of the time-locked limit, the limits applying for the use of the bank card are automatically restored to the limits applied before the time-locked limits were set.

***Limits for contactless payments:***

Limit for the amount of inland transactions: HUF 15,000 / transaction

Limit for the amount of transactions abroad: defined by country and country

***Limits for MasterCard MoneySend / Visa Original Credit:***

Limits for MasterCard MoneySend / Visa Original Credit credit limit: HUF 200,000 / day the limit may not be adjusted either as a standing or time-locked limit

***Cash inpayment into ATM:***

Through ATMs suitable for cash inpayments 50 banknotes may be deposited at the same time. Denominations that can be deposited: HUF 500, HUF 1,000, HUF 2,000, HUF 5000, HUF 10,000, HUF 20,000. The number of banknotes that can be deposited may be limited subject to the storage capacity freely available at the time of the ATM transaction. Cash may only be paid in through ATM to a not closed forint (HUF) credit account. No cash may be paid in with inactive, cancelled or otherwise invalid credit card.

## ERSTE MOBILEPAY

The Erste MobilePay service is available in relation to all retail credit cards issued by Erste Bank Hungary Zrt.

| Designation of the transaction | Fee | Due date |
|---|---|---|
| Erste MobilePay registration*** | In the framework of the promotion HUF 1<br>HUF 199 | Immediate |
| Invoice payment through Erste MobilePay service | HUF 150 + 0.16% | Immediate |
| Parking through Erste MobilePay service**** | HUF 0 | - |
| Purchasing motorway sticker through Erste MobilePay service**** | HUF 0 | - |
| Topping up credit for mobile phones through Erste MobilePay service | HUF 0 | - |
| Annual fee for digitalised credit card with Erste MobilePay ***** | HUF 1990<br>In the framework of the promotion HUF 0 | Subsequent annual charge on the anniversary of the card digitalisation |

***The registration fee of Erste MobilePay is HUF 1 in the framework of the promotion. The promotion is valid from 5 November 2018 until withdrawn.

**** In the event of a parking or motorway sticker purchase transaction executed through the Erste MobilePay service a convenience fee is charged by Cardnet Kártyarendszerek és -Szolgáltatások Zrt. (Cardnet) providing this service the fee for which is included in the General Terms and Conditions Cardnet Kártyarendszerek és -Szolgáltatások Zrt. (Cardnet) in effect from time to time.

***** The Bank grants exemption from the annual fee of digitalised credit cards in the framework of Erste MobilePay application. The promotion is valid until withdrawn.

## PACKETS THAT CAN BE PURCHASED IN RELATION TO WIZZ AIR CREDIT CARDS*

| Designation of the packet | Comfort packet | Comfort Plus packet | Due date |
|---|---|---|---|
| Monthly fee | HUF 990 | HUF 1590 | on the billing date |
| Fee for changing packet ** | HUF 3990 | HUF 3990 | on the billing date |

* From 1 April 2019 in relation to WIZZ AIR Credit Card Comfort and Comfort Plus packet services can be purchased for a monthly fee with 1-year loyalty period. In each case the Packet service may only be set or changed or terminated on the billing date. The fee for which the Packet can be bought is due on the billing date of the following settlement period. In the event of applications received by the 5th business day following the billing date the Packet service is configured on the following billing date, and in the event of applications received afterwards, on the billing date of the following settlement period. The Bank makes it possible to purchase a Packet or cancel a Packet in TeleBank.

** In addition to paying the fee for changing a Packet and the monthly fees pertaining to the original Packet for the remaining term, customers may cancel or change their Packets during the loyalty period. The Bank may charge a fee for changing a Packet if the customer switches from Comfort Plus to Comfort Packet or switches from any Packet to a Wizz Air Credit Card without a packet service. The fee for changing a Packet and the first monthly fee of the new Packet shall be paid on the following billing date. When a new Packet is purchased, the loyalty period restarts. The Bank shall not charge a fee for changing a Packet as a means of promotion.

Upon the expiry of the 1-year loyalty period associated with the Packet, the loyalty period shall renew if the relevant Packet is still for sale and the customer does not give notice of his/her intention to cancel 30 days in advance. If the customer cancels the Packet or the relevant Packet is no longer for sale, the Wizz Air Credit Card will continue to exist without a Packet service.

No welcome points are awarded for changing a Packet.

The Terms and Conditions of WIZZ AIR Participation include a comprehensive description of the Comfort and Comfort Plus Packets.

**Other definitions relevant to fees and charges**

The fees and charges given in percentage terms (hereinafter collectively the "Fees") are calculated based on the amount involved in the relevant transactions. Fees are charged per transaction, in the currency in which the account is kept, i.e. in forint.

For the purposes of this Announcement, being free of charge means HUF 0 in each case.

All fees and charges expressed in this Announcement as amounts, including the amount component of combined fees, are subject to change in line with the consumer price index published by the Central Statistical office. This rule is not applicable to fees given in terms of percentage.

Definitions relevant to fees and charges (hereinafter collectively "Fees") in respect of this Announcement

Fees expressed as an amount: Fees to variable extent expressed as HUF amounts and the minimum and maximum values given in the form of HUF amounts in relation to certain fees and the amount component of combined fees.

Fees in terms of percentage: Variable fees expressed in terms of percentage and the percentage part of combined fees.

Combined fee: consisting of a percentage rate and a fee expressed as a HUF amount.

**Conversion rules of foreign currency transfers received in the credit account**

Incoming foreign currency transfers and internal transfers

| **Currency of transfer** | **Currency of the credit card account** | **Date of receipt** | **Value date of crediting[2]** | **Exchange rate[1]** |
|---|---|---|---|---|
| EEA crediting in foreign currency (other than HUF) | with HUF conversion | 16:00 | Original value date indicated in the order | DV |
| Non-EEA crediting in foreign currency (other than HUF) | with HUF conversion | 16:00 | T (but not sooner than the original value date indicated in the order) | DV |
| SEPA Credit Transfer crediting to HUF account with conversion (other than HUF) | with HUF conversion | 16:00 | Original value date indicated in the order | DV |

1 Crediting at Day T's daily exchange rate.

2 If the value date of the order is a non-business day, then the date of crediting will be the first banking day following that non-business day.

Exchange rates applied

DV - commercial buying rate of exchange quoted by the Bank

Until March 1st, 2020: between 11:00 and 12:00 am (DV1)

From March 2nd, 2020: between 11:00 and 11:45 am (DV2)