

CREDIT CARDS TAKEN OVER FROM CITIBANK**(NO LONGER SOLD)****Published on 30 SEPTEMBER 2021****Effective from 01 OCTOBER 2021****Published on September 30, 2021:**

As of October 2nd, 2021, the Erste Credit Card SMS service (Hitelkártya Hírnök) is not available for sale.

The Bank terminates Erste Credit Card SMS service (Hitelkártya Hírnök). The service is no longer available from February 01, 2022.

Published on June 11, 2021:

As of July 1, 2021, the Erste Credit Card SMS service (Hitelkártya Hírnök) is not available for sale, except for new credit card main cards applied at a bank branch or online. Changing the cardholder's existing Credit Card type or merging two existing credit cards are not regarded as new credit application.

Instead, Watchdog service is available. Customers with existing Erste Credit Card SMS service (Hitelkártya Hírnök) service will not be affected by this change: if the existing credit card of a customer with Erste Credit Card SMS service is blocked, the Bank will set up Erste Credit Card SMS service for the replacement card. Customers with Erste Credit Card SMS service can request Watchdog service at any time instead of Erste Credit Card SMS service.

Publication April 29, 2021:

From 1 August 2021, the settlement of transactions in currencies other than HUF will change in the case of Visa credit cards. In the case of transactions to be settled from 01.08.2021, Visa International Card Organization will convert the original amount and currency of the transaction to the Bank's settlement currency (EUR) at the daily exchange rate applied by it. The Bank converts the foreign currency amount (EUR) cleared by Visa International Card Organization to the currency of the credit card 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 credit account on the banking day following processing (date of book-entry). The amendment is based on Section II of the General Terms and Conditions of the Retail Credit Card. II.2.6. d) is made on the basis of changes in the Terms of Service of International Card Organizations.

Published March 31st, 2021:

The Bank terminates KártyaŐr Credit Card Alert SMS service. The service is no longer available from July 01, 2021.

Published February 8th, 2021:

The Bank supplements the Announcement with changes related to the new internetbanking and mobileapplication service (George Web and George App) to be launched on 08.02.2021.

Published January 29th, 2021:

From 1 April 2021, the Bank increases the fees related to the credit card credit account and credit card installment services, and other fees for credit cards are also increased due to the 3.3% increase in the consumer price index established by the Central Statistical Office for 2020. 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 January 12th, 2021:

Credit card limit increase service is available again.

GENERAL TERMS OF THE CREDIT CARD SERVICES**Settlement of transactions made in Hungarian forints (HUF)**

The amount of transactions made with a credit card in Hungarian forints (HUF) are debited/credited to the Account Holder's credit account on the banking day following processing (book-entry date) with its date of receipt by the Bank from the international card organisation. If the transaction was made with the Bank's own device, the amount of the transaction will be debited/credited to the Account Holder's credit account on the banking day following processing (book-entry date) with the value date of receipt by the Bank.

Other amounts credited/paid to the credit account are made available immediately on the day of receipt by the Bank. If the amount credited/paid is received by the Bank by 24:00 p.m. on a banking day, it will be settled on the Account Holder's credit account on the same day (book-entry date). If the amount credited/paid is received after 24:00 p.m. on a banking day or on a non-business day, it will be settled on the Account Holder's credit account on the banking day following receipt (book-entry date). Amounts credited from an account within the Bank and received on a weekend or a non-business day are settled on the credit account on the business day following receipt.

Settlement of transactions made in a currency other than Hungarian forint (HUF)

- If the credit card is used abroad or domestically, in a currency other than Hungarian forints (HUF), the original amount and currency of the transaction – will be converted by the Visa International Card Organisation

-In the case of transactions to be settled until 31.07.2021 at the daily exchange rate applied by it into HUF as follows:

- if the currency of the transaction is not EUR, first into EUR, then this EUR amount into HUF;
- if the currency of the transaction is EUR, the original amount and currency of the transaction into HUF; then this HUF amount will be debited to the Account Holder's credit account on the Bank Working Day following processing (book-entry date).

-In the case of transactions to be settled from 01.08.2021 Visa 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 Visa International card organisation to the currency of the credit 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 credit account on the banking day following processing (date of book-entry).

– The MasterCard International Card Organisation will convert the original amount and currency of the transaction into the Bank's settlement currency (EUR) at the daily exchange rate applied by MasterCard. The Bank shall convert the foreign exchange amount accounted for by the MasterCard International Card Organisation at the valid account conversion sell rate last fixed on the date of receipt by the Bank from the card organisation into the currency of the credit account (HUF), and shall debit it to the Account Holder's credit account on the Bank Working Day following processing (book-entry date).

In the case of transactions made with a credit card in a foreign currency, the HUF value of the Erste Credit Card Alert SMS service stated in the SMS message may be different from the value debited to the Customer's credit account.

The exact definition of value date, processing date and book-entry date are set out in the General Terms and Conditions.

Blocking of card

Blocking may be initiated (from Hungary and abroad):

At the Bank's head office: **(00 36 1) 302-5885**

Via TeleBank Service: **(00 36 1) 298-0222**

Emergency cash withdrawal and credit card replacement associated with VISA and MasterCard credit cards abroad

If, during the Card Holder's stay abroad, his or her credit card is blocked and he or she urgently needs cash or a credit card, he or she may request the withdrawal of cash or an emergency credit card in accordance with the provisions of the General Terms and Conditions of Retail Credit Cards. This Announcement supplements the above provisions as follows. **In the case of VISA and MasterCard credit cards:**

Maximum amount of emergency cash withdrawal in the legal tender of the country where cash withdrawal takes place*: **USD 5,000 ***

Availability of emergency cash withdrawal, at the latest, starting from the announcement of the intent to use such a card to the International Card Organisation: **36 hours**

Possible receipt of an Emergency Card according to local time, at the latest, starting from the announcement of the intent to use such a card to the International Card Organisation: **72 hours**

One-off fee for Emergency Cash Withdrawal abroad** **USD 175/occasion**

One-off fee for the issuance of an Emergency Card abroad

(The service may be used for Wizz Air and Erste Platinum Credit Cards.)** **USD 225/occasion**

* During cover verification, the Bank converts the requested amount into the currency of the account at the account conversion sell rate valid on the date of receipt of the request by the Bank and last quoted by the Bank.

In the event of limit verification, the Bank proceeds as follows:

- in the case of amounts requested in USD: the Bank checks the requested amount without conversion;
- in the case of amounts requested in currencies other than USD: during cover verification, the Bank converts the non-USD amount specified by the Bank into USD at the account conversion sell rate valid on the date of receipt and last quoted by the Bank.

The amount made available within the service is debited to the related account in accordance with the provisions of the General Terms and Conditions of Retail Credit Cards.

** In connection with the service fee, the Bank proceeds as follows: it converts the fee into HUF at the account conversion sell rate valid on the date of emergency cash withdrawal and last quoted by the Bank.

The related fee is debited to the related account in accordance with the provisions of the General Terms and Conditions of Retail Credit Cards.

Accident, health and luggage insurance and assistance service

Free accident, health and luggage insurance and assistance service (the 'Travel Insurance') belong to embossed credit cards issued by Erste Bank. The insurance is valid if the insured travels outside the borders of Hungary or the country where the permanent residence of the Insured (Card Holder) is located during the period of travel not exceeding 30 or (in the case of Erste Platinum Credit Cards) 60 consecutive days. The assistance service may be used 24 hours a day in Hungarian. The company providing this service is authorised to act on behalf of the insurer in the event of any issue.

Assistance telephone: 00 36 1 458-4465

The document entitled 'Terms and Conditions of Travel Insurance for BaCards Issued by Erste Bank Hungary Zrt.' sets out a detailed description of Travel Insurance, which is available on the www.erstebank.hu website. The Travel Insurance fee is included in the annual card fee. The Gold Travel Insurance Package belongs, free of charge, to the Erste/Wizz Air/Erste Max Credit Cards of Customers holding a Citibank Gold Credit Card and paying an annual card fee.

	Credit Card		
For customer having the bellow listed Credit Card brands before Erste Bank Hungary Zrt-Citibank portfolio transfer	For customers having the bellow listed Credit card brands after Erste Bank Hungary Zrt-Citibank portfolio transfer		
	Credit Card brand name ^{28, 29}		
	Erste Credit Card ² Wizz Air Credit Card ^{1,2} Erste Max Credit Card ^{2,3} (Visa, MasterCard)		
	Annual fee for main card ⁵	Annual fee for supplementary card from 2nd year ^{5, *}	Due date ^{**}
Citibank Silver Credit Card (application date until 2012.03.31)	6 767 Ft	4 884 Ft	Annual, every 12 month from the date on which the annual fee for the former credit card issued by Citi bank is charged
Citibank Gold Credit Card (application date until 2012.03.31)	18 670 Ft	12 279 Ft	Annual, every 12 month from the date on which the annual fee for the former credit card issued by Citi bank is charged
Malév-Citibank Silver Credit Card (application date until 2012.01.31)	8 011 Ft	4 884 Ft	Annual, every 12 month from the date on which the annual fee for the former credit card issued by Citi bank is charged
Malév-Citibank Gold Credit Card (application date until 2012.01.31)	20 541 Ft	12 279 Ft	Annual, every 12 month from the date on which the annual fee for the former credit card issued by Citi bank is charged
T-Mobile-Citibank Silver Credit Card (application date until 2009.09.09)	5 129 Ft	3 629 Ft	Annual, every 12 month from the date on which the annual fee for the former credit card issued by Citi bank is charged
T-Mobile-Citibank Gold Credit Card (application date until 2009.09.09)	14 030 Ft	9 261 Ft	Annual, every 12 month from the date on which the annual fee for the former credit card issued by Citi bank is charged

* Annual fee for the supplementary card is 0 Ft in the 1st year.

**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

	Credit Card
For customer having the bellow listed Credit Card brands before Erste Bank Hungary	For customers having the bellow listed Credit card brands after Erste Bank Hungary Zrt-Citibank portfolio transfer

Zrt-Citibank portfolio transfer					
	Credit Card brand name ^{28, 29}				
	Erste Credit Card ² Wizz Air Credit Card ^{1,2} Erste Max Credit Card ^{2,3} (Visa, MasterCard)				
	Credit Cards with an application date before 2012.04.01.		Credit Cards with an application date between 2012.04.01-2012.06.17.		
	Annual fee for main card ⁵	Annual fee for supplementary card from 2nd year ^{5, *}	Annual fee for main card ⁵	Annual fee for supplementary card from 2nd year ^{5, *}	Due Date**
Shell-Citibank Silver Credit Card ³²	8 011 Ft	4 884 Ft	7 197 Ft	4 385 Ft	Annual, every 12 month from the date on which the annual fee for the former credit card issued by Citi bank is charged
Shell-Citibank Gold Credit Card ^{32, 33}	20 541 Ft	12 279 Ft	18 440 Ft	11 019 Ft	Annual, every 12 month from the date on which the annual fee for the former credit card issued by Citi bank is charged
Magyar Telekom (Hungarian Telekom) - Citibank Silver Credit Card ³²	8 011 Ft	4 884 Ft	7 197 Ft	4 385 Ft	Annual, every 12 month from the date on which the annual fee for the former credit card issued by Citi bank is charged
Magyar Telekom (Hungarian Telekom) - Citibank Gold Credit Card ^{32, 33}	20 541 Ft	12 279 Ft	18 440 Ft	11 019 Ft	Annual, every 12 month from the date on which the annual fee for the former credit card issued by Citi bank is charged

* Annual fee for the supplementary card is 0 Ft in the 1st year.

**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

	Credit Card				
For customer having the bellow listed Credit Card brands before Erste Bank Hungary Zrt-Citibank portfolio transfer	For customers having the bellow listed Credit card brands after Erste Bank Hungary Zrt-Citibank portfolio transfer				
	Credit Card brand name ^{28, 29}				
	Erste Credit Card ² Wizz Air Credit Card ^{1,2} Erste Max Credit Card ^{2,3} (Visa, MasterCard)				
	Monthly fee for main card ⁷	Monthly fee for supplementary card	Annual fee for main card ⁵	Annual fee for supplementary card ⁵	Due date**
			-	-	
Citi Life Credit Card	777 Ft	777 Ft	-	-	Monthly on the billing date
Citi Life Credit Card (with an application	552 Ft	0 Ft	-	-	Monthly on the billing date

approval date from 2011.11.28)					
Citi Life Credit Card (with an application date between 2012.04.01. – 2012.06.17) ³⁴	-	-	8 659 Ft	4 328 Ft	Annual, every 12 month from the date on which the annual fee for the former credit card issued by Citi bank is charged
Shell-Citibank Credit card	777 Ft	777 Ft	-	-	Monthly on the billing date
Telekom-Citibank Credit Card	777 Ft	777 Ft	-	-	Monthly on the billing date

**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

Credit Card					
For customer having the bellow listed Credit Card brands before Erste Bank Hungary Zrt-Citibank portfolio transfer	For customers having the bellow listed Credit card brands after Erste Bank Hungary Zrt-Citibank portfolio transfer				
	Credit Card brand name ^{28, 29}				
	Erste Platinum Credit Card (MasterCard) ^{2, 4}				
	Annual fee for main card ⁵	Annual fee for main card ⁵ for Erste World (previously Citibank Citigold) customers	Annual fee for main card ⁵ for Erste Private Banking (previously Citibank Citigold Select) customers	Annual fee for supplementary card from 2nd year ^{5,*}	Due date**
Citibank Platinum Credit Card	22 426 Ft	0 Ft	-	15 258 Ft	Annual, every 12 month from the date on which the annual fee for the former credit card issued by Citi bank is charged
Citibank Ultima Credit Card	40 960 Ft	40 960 Ft	0 Ft	20 480 Ft	Annual, every 12 month from the date on which the annual fee for the former credit card issued by Citi bank is charged

* Annual fee for the supplementary card is 0 Ft in the 1st year.

**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

CREDIT CARD	
	Credit Card brand name ^{28, 29}

Description					
	Erste Credit Card ²	Wizz Air Credit Card ^{1,2} Erste Max Credit Card ^{2,3}		Erste Platinum Credit Card ^{2, 4}	Due Date
Type of bankcard	Visa Classic	MasterCard		MasterCard Platinum	
Fee rates associated with credit card					
Fee of reproduction of credit card	HUF 0				Immediately
Fee of reproduction of PIN	HUF 0				Immediately
PIN modification fee at ERSTE ATMs in Hungary	HUF 0				Immediately
PIN modification fee at other ATMs in Hungary and abroad	HUF 337				Immediately
Charge for credit card blocking	free of charge				
Card replacement fee	HUF 3 185				Immediately
Card type change fee ³⁰	HUF 4 262				Immediately
Card takeover at branch valid for cards requested from 01 April 2020	HUF 3 373 HUF 0, as a promotion until 31.03.2021.				Immediately
Other card fees					
Date of application for Citibank credit card	until 31.12.2012	from 01.01.2013 until 04.08.2013	from 05.08.2013 until 31.08.2013	from 01.09.2013	
Late payment fee*	4 371 HUF	4 371 HUF	5 124 HUF	5 124 HUF	On the payment due date
Overlimit fee ¹⁰	3 994 HUF	3 994 HUF	4 553 HUF	4 553 HUF	Monthly on the billing date
Repayment by postal cheque	312 HUF	312 HUF	312 HUF	446 HUF	On the date when the amount paid is credited
Repayment in bank branch ¹¹	437 HUF	437 HUF	437 HUF	559 HUF	On the date when the amount paid is credited
Purchase commission ¹²	–	0.2%	0.3%	0.3%	Monthly on the billing date
Commission of Loan on Phone service ¹³	–	0.2%	0.3%	0.3%	Monthly on the billing date
Commission of fees charged ¹⁴	–	0.2%	0.3%	0.3%	Monthly on the billing date

Cash withdrawal commission ¹⁵	–	0.3%	0.3%	0.6%	Monthly on the billing date
Cash withdrawal fee	3,02% min. 1 098 HUF	3,02% min. 1 098 HUF	3,30% min. 1 757 HUF	3,30% min. 1 757 HUF	Immediately
Internal transfer from own credit card to own bank account via Erste Internet banking, mobile application service /API or TeleBank ¹⁶	1,50% min . 549 HUF	1,50% min . 549 HUF	1,66% min.878 HUF	1,66% min.878 HUF	Immediately
Erste Internet banking, mobile application service/API transfer from own credit card to other bank account ¹⁶	1,50% min . 549 HUF	1,50% min . 549 HUF	1,66% min.878 HUF	1,66% min.878 HUF	Immediately
Secondary Account ID registration, modification, renewal, deletion ³⁵ at the branch	1.500 HUF as a promotion until March 31st, 2022: 0 HUF	1.500 HUF as a promotion until March 31st, 2022: 0 HUF	1.500 HUF as a promotion until March 31st, 2022: 0 HUF	1.500 HUF as a promotion until March 31st, 2022: 0 HUF	Immediately
Secondary Account ID registration, modification, renewal, deletion ³⁵ via Internet banking, mobile application service or arriving in GIRO message	0 HUF	0 HUF	0 HUF	0 HUF	Immediately
Payment Request initiated by the Payee ³⁶ on submission	0 Ft	0 Ft	0 Ft	0 Ft	Immediately
Payment Request initiated by the Payee ³⁶ upon fulfilment (when fulfilment is via instant payment)	1% as a promotion until March 31 st , 2022: 0 HUF	1% as a promotion until March 31 st , 2022: 0 HUF	1% as a promotion until March 31 st , 2022: 0 HUF	1% as a promotion until March 31 st , 2022: 0 HUF	Immediately

Request of general certificate ¹⁷ : Via Erste Internet banking or by mail via TeleBank at Bank branch	–	–	1 125 HUF 2 249 HUF 3 373 HUF	1 125 HUF 2 249 HUF 3 373 HUF	Immediately
Request of individual certificate ¹⁷ : Via Erste Internet banking or by mail via TeleBank at Bank branch	–	–	5 622 HUF 7 870 HUF 7 870 HUF	5 622 HUF 7 870 HUF 7 870 HUF	Immediately
Reprinting of credit card statements older than three months ²⁶	HUF 337/statement				Immediately
Cash repayment through Erste Bank ATMs in Hungary ¹⁹	HUF 224				Immediately
Balance enquiry via Erste Bank ATMs (in Hungary)	HUF 0				
Balance enquiry at POS terminal and Erste Bank branch	HUF 57				Immediately

Balance enquiry via other ATMs in Hungary or abroad	HUF 286	Immediately
Conditions of credit account		
Billing date (closing date of settlement period) ²⁰	The same day of every month individually set for each credit accounts. The billing date is one of the following days: the 2nd, 5th, 10th, 12th, 15th, 17th, 20th, 23rd, 26th and 28th day of the month	
Grace period	21 calendar days	
Minimum amount payable	5%, minimum HUF 2,000	
Interest on overdue amount ²¹	Maximum that may be charged according to the Civil Code	
Monthly account management fee ²²	HUF 281	Monthly on the billing date
Responsible custody fee/Custody obligation fee ²³	HUF 1,125/month/transaction	
Repayment of Credit Card debt through Direct Debit submitted to a bank account kept with another bank ²⁴	HUF 0	
Execution of Direct Debit Order (to the debit of credit card account)	HUF 0	
Credit and Installment Shield Insurance monthly fee ^{25(a)} (Not sold product)	0.79% of the credit line drawn plus the actual balance of the Instalment Payment Services on the last date of the relevant settlement period/ max. HUF 5,000/month	Monthly on the billing date
Credit Shield Insurance fee ^{25(b)} (Not sold product)	0.79% of the credit line drawn/ max. HUF 5,000/month	Monthly on the billing date
Installment Payment Service credit shield insurance fee ^{25(c)} (Not sold product)	0.3% of the Balance of Credit Card Instalment Payment Services	Monthly on the billing date
ERSTE credit card Payment Protection Insurance	The Payment Protection Insurance fee is stated in the Retail Credit Announcement	Monthly on the billing date
Set up fee for Loan on Phone and Loan on Phone Top-up products	1,08%, min. 3 373 HUF, max. 11 244 HUF	Immediately after disbursement
Other conditions for credit card services		
Validity of credit card	36 months 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 that can be issued for one credit card	4	
SMS service		

Erste Credit Card Alert Service for main card and supplementary card ²⁶	HUF 480	Monthly on the billing date
Billing Date Information SMS Service for main card	Free of charge	
Internet Secure Code Service ²⁷	HUF 0/month + HUF 0/message	
Watchdog service	See Retail Electronic Channel Services Announcement	

- ¹ Based on cooperation between Erste Bank Hungary Zrt. and Wizz Air Hungary Kft., a travel points collection program is associated with the Wizz Air Credit Card, terms and conditions of which and one-time promotional campaigns are set out in the document entitled 'Terms of Point Collection'. Its version, as in force, is available on the www.erstebank.hu website.
- ² The Bank issues the credit cards provided with a technology suitable for contactless payment. Accordingly, in the case of new card applications, supplementary card applications, card reproduction and renewal, the Bank provides a credit card suitable for contactless payment to the Card Holder.
- ³ An Erste Forint refund program can be requested for Erste Credit Cards issued and to be issued by the Bank. Erste Credit Cards that are associated with cash refunds under the Terms of Participation of the Erste Max Program qualify as Erste Max Credit Cards during the term of the program. The terms and conditions and details of cash refunds, as in force, are set out in the document entitled 'Terms of Participation of the Erste Max Program, which is available at the bank branches and on the www.erstebank.hu website.
- ⁴ An Erste Forint refund program can be requested for Erste Platinum Credit Cards issued and to be issued by the Bank. Erste Credit Cards that are associated with cash refund under the Terms of Participation of the Erste Platinum Program qualify as Erste Platinum Credit Cards during the term of the program. The terms and conditions and details of cash refunds are set out in the document entitled 'Terms of Participation of the Erste Platinum Program, which is available at the bank branches and on the www.erstebank.hu website.
- ⁵ The Bank debits the annual card fee for the reference year once a year, subsequently, on the date when the annual fee for the original credit card taken over from Citibank is charged, on the last business day of the anniversary month. The fees charged for the first time 24 months after Citibank charged its last annual fee. If, prior to the due date of the annual card fee, the card is regenerated or replaced, the due date for the annual card fee will not change.
- ⁶ The exact fee is stated in the information brochure on the transfer of Citibank customer accounts.
- ⁷ The fee is stated on the account statements under the name of "Zárlati díj".
- ⁸ The fee is charged if a Citibank credit card (Main Card and/or Supplementary Card) applied for from Citibank on or after 18 June 2012 is replaced.
- ⁹ The default charge is the administration fee associated with receivables in arrears (administration, correspondence, telephone calls, etc.). If the amount of the Credit Line Drawn is below HUF 1,000 and it is not repaid by the deadline for payment, the Bank will not charge a default charge.
- ¹⁰ The overlimit fee is charged when the credit amount greater than the one contracted for.
- ¹¹ Repayment at a bank branch is free of charge during the period of the promotion. The promotion is valid until revoked.
- ¹² The value calculated for purchase transactions (purchases with the credit card, multiple direct debits) that will be charged to the credit card account and shown in the account statement in one aggregate amount, in the month after the settlement of the subject month.
- ¹³ The value calculated for the amount disbursed in the subject month related to Loan On Phone service that will be charged to the credit card account and shown in the account statement in one aggregate amount, in the month after the settlement of the subject month.
- ¹⁴ The value calculated for the amount of fees charged (for example monthly fee, late payment fee, card replacement fee, etc.) that will be charged to the credit card account and shown in the account statement in one aggregate amount in the month after the settlement of the subject month.
- ¹⁵ The value calculated for the Cash Withdrawal (payment from ATM, cash paid out in bank branches) or quasi cash transaction that will be charged to the credit card account and shown in the account statement in one aggregate amount, in the month after the settlement of the subject month.
- ¹⁶ The Loan on Phone service may not be used for the transaction. One-time transfers or internal transfers from own credit card to own current account via Erste Internet banking, mobile application service /API, or TeleBank qualify as cash withdrawal-type transactions.
- ¹⁷ General certificates are i) The certification of one or several multiple direct debit order(s), ii) The certification of the details of existing multiple direct debit order(s), iii) The certification of transaction (debit/credit/installment payment services), iv) The certification of the termination of credit card agreement initiated by the Customer or the Bank, v) The certification of the insurance linked to the credit card, vi) The certification of bank reference, vii) The certification of transfer under the Citibank Instant Cash service, viii) The certification of balance, ix) The certification of balance supplemented with installment payment services, x) The certification of the amount / modification of the amount of the credit line,

- xi) The certification of installment payment services setup. All other certificates not listed under General certificates are in the 'Individual certificate' category.
- ¹⁸ Cash payments to Erste ATMs in Hungary are free of charge during the period of the promotion. The promotion is valid until revoked.¹⁹
Cash payments to Erste ATMs in Hungary are free of charge during the period of the promotion. The promotion is valid until revoked..
- ²⁰ In the case of credit card accounts taken over from Citibank, the customised billing date is stated in the information brochure relating to the transfer of customer accounts and the account statement.
- ²¹ Interest on overdue amount is the rate of the transaction interest increased by one-third of the base rate of interest of the central bank.
- ²² Monthly account management fee is associated with the keeping, settlement and billing of a credit account and the commitment of a credit line, and is charged on a monthly basis.
- HUF 250 for credit cards applied for from 10 September, 2009 until 17 June, 2012 (except for customers applying for Platinum, Ultima, Citi Life credit cards and applying for e-statement for credit card account(s)).
- ²³ The Bank is entitled to charge the responsible custody fee/custody obligation fee as of the occurrence of an event serving as a basis for responsible custody/custody obligation. The responsible custody fee/custody obligation fee is charged on a monthly basis.
- ²⁴ In the absence of a provision to a different effect, a direct debit order may only be given in respect of the Minimum Amount Payable.
- ^{25.a)} This fee will be included only in the statements of those customers who applied for Credit and Instalment Shield Insurance service. The fee payable amounts to 0.79% of the credit covered by insurance drawn and the actual balance and of the Instalment Payment Services on the last date of the relevant settlement period, however not more than HUF 5000/month. Credit and Instalment Shield Insurance is an optional service and its application will not influence approval of the card application. Generali Biztosító Zrt. provides the Credit and Instalment Shield Insurance. See details of the Credit and Instalment Shield Insurance in the relevant Insurance Terms and Conditions.
- ^{25.b)} This fee will be included only in the statements of those customers who applied for Credit Shield Insurance service. The fee payable amounts to 0.79% of the credit covered by insurance drawn and subsisting on the last date of the relevant settlement period, however not more than HUF 5000/month. Credit Shield Insurance is an optional service and its application will not influence approval of the card application. Generali Biztosító Zrt. provides the Credit Shield Insurance. See details of the Credit Shield Insurance in the relevant Insurance Terms and Conditions.
- ^{25.c)} This fee will be included only in the statements of those customers who applied for credit shield insurance related to Instalment Payment Services. The fee payable amount is defined based on the actual balance of the Instalment Payment Services on the last date of the relevant settlement period. Credit shield insurance is an optional service and its application will not influence the card contract. Generali Biztosító Zrt. Provides the credit shield insurance. See details of the credit shield insurance in the relevant Insurance Terms and Conditions.
- ²⁶ If the type of the original credit card taken over from Citibank is Platinum, Ultima or Citi Life card, the latter applied for until 31 December 2013, its fee is HUF 0. Within the framework of the Erste Credit Card Alert Service, the Bank will send an SMS notification of transactions made with the card and over HUF 5,000 on the credit card settlement account transactions (e.g. payment of utility bills by direct debit or casual transfer). The scope of the transactions for which the Bank notifies is contained in the General Terms and Conditions of Retail Credit Cards.
- ²⁷ The SMS service is set free of charge in accordance with the provisions of the General Terms and Conditions of Retail Credit Cards.
- ²⁸ The Main Card Applicant may apply for more than one Main Card under different brand names/of different types for him or herself, which results in the opening of more than one Credit Account. He or she may select the additional Main Cards from the credit cards sold and included in Annex 5 *Credit Cards* to the Retail Credit Announcement and may hold no more than one of each credit card brand. The Bank decides on issuing a new credit card on the basis of the result of a credit assessment. If the Bank issues both a VISA and MasterCard of its credit card under a specific brand name (Erste Max Credit Card), the Main Card Applicant may only apply for one of these types, not both. Based on this, if the Main Card Holder already holds a MasterCard Erste Max Credit Card, he or she may not apply for a VISA Erste Max Credit Card. If the Main Card Holder already holds an Erste Joker Credit Card main card, he or she may not apply for either a VISA or a MasterCard Erste Max Credit Card main card from Erste Bank.
- ²⁹ If the Account Holder holds two or more Credit Cards at the Bank as Main Card Holder, he or she may initiate the technical consolidation of his or her two Credit Cards, and thereby the two Credit Card Settlement Accounts involved, into one Credit Card Settlement Account at any bank account of Erste Bank. The Account Holder may initiate the consolidation of only two Credit Card Settlement Accounts at the same time. The consolidation of credit cards is free of charge. The details of the consolidation of the Credit Cards are set out in the GTC for Retail Credit Cards, as in force.
- ³⁰ Only in the case of credit cards of the brand/type offered during the transfer of Citibank Customers and specified in this Announcement, Main Card Holder Customers holding credit cards and taken over from Citibank may request that the Bank change the Card type. The Bank accepts applications for changing the Card type for credit cards under the following brand names/of the following types if there is no overdue debt on the credit card: Instead of Wizz Air Credit Card, Erste Max Credit Card (VISA or Mastercard); instead of Erste Max Credit Card (Mastercard), Wizz Air Credit Card; and instead of Erste VISA Classic Credit Card, Erste Max Credit Card (VISA or Mastercard) or Wizz Air Credit Card. Transfer between Card Companies and application for a credit card under a brand name other than the one held by the Account Holder, while leaving the credit line unchanged, qualify as changing the Card type. From February 1, 2019, the Card Type Modification is also allowed on Platinum Credit Cards instead of Wizz Air Credit Card and Erste MAX Credit Card (VISA or Mastercard), Erste VISA Classic Credit Card, the fees valid after the card type change are set out in 5. Retail Credit Card Announcement, the original card application date shall be taken into account when determining the fees. The Main Card Holder may initiate an application for changing the Card type via TeleBank or at any branch of the Bank from 6 April 2018. The fee of the Card type change is set out in the current Announcement, as in force. In the event

that the Cardholder's credit card has been replaced by a different type of Card by modifying the Card Type, the Bank do not make a change to the Card Holder's repeated Card Type change request for at least 13 months after the date of the change in the Card Type Modification. Other provisions applicable to changing the Card type are set out in the GTC for Retail Credit Cards, as in force.

- ³¹ 2.4% represents the rate of inflation increase. The reason for this amendment is the change in the consumer price index for the Central Statistical Office of 2017. The specific amount of the annual / monthly card fee is contained by the statement of account.

32) Until June 17th, 2012, in case of credit cards where the main cardholder had a Citibank 0 Forint Bank Account (TOP Fee Package) at the time of the credit card application, the annual fee of the main co-branded cards (Shell–Citibank, Magyar-Telecom–Citibank) is 0 Ft, after that, the annual fee of the main card is 0 Ft in case of a total yearly minimum credit card spend of 420.000 Ft for Silver Credit Cards and a total yearly minimum credit card spend of 840.000 Ft for Gold Credit Cards. When calculating total yearly credit card spend the following transactions are excluded – credit card transaction fees, other interest charges and fees (eg. late payment fee, overlimit fee etc.), Repayment of Loan on Phone Products and Customer Repayments. An additional condition of the 0 Ft annual fee of the main credit card is that the Customer has to pay back the Minimum Repayment Amount until Due Date every month in that year.

33) Until June 17th, 2012 the main card annual fee of Shell–Citibank Gold, Magyar Telekom–Citibank Gold Credit Cards, offered for managers of Small and Medium Enterprises (CitiBusiness) in the frame of Citibank Program, is 0 Ft, after that, the annual fee of the main card is 0 Ft in case of a total yearly minimum credit card spend of 840.000 Ft. When calculating total yearly credit card spend the following transactions are excluded – credit card transaction fees, other interest charges and fees (eg. late payment fee, overlimit fee etc.), Repayment of Loan on Phone Products and Customer Repayments. An additional condition of the 0 Ft annual fee of the main credit card is that the Customer has to pay back the Minimum Repayment Amount until Due Date every month in that year.

34) The annual fee of Citi Life Credit Cards with an application approval date until November 27th, 2011 is 0 Ft on condition that the total yearly Citi Life credit card spend – including that of supplementary cards – reaches 600.000 Ft / year. In case the total yearly Citi Life credit card spend – including that of supplementary cards – reaches 300.000 Ft but does not reach 600.000 Ft, only 50% of the main and supplementary credit card annual fee is charged. When calculating total yearly credit card spend the following transactions are excluded – credit card transaction fees, other interest charges and fees (eg. late payment fee, overlimit fee etc.), Repayment of Loan on Phone Products and Customer Repayments. An additional condition of the 0 Ft annual fee of the main credit card is that the Customer has to pay back the Minimum Repayment Amount until Due Date every month in that year.

³⁵ 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.

³⁶ 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.

One-time HUF transfer orders	Final submission deadline	Debit value date	Deadline for execution
Transfer via Internet banking, mobile application service /API outside the Bank	04:30 p.m.	T	T
Transfer via Erste Internet banking, mobile application service, API within the Bank	06:00 p.m.	T	T
Transfer via Erste TeleBank outside/within the Bank	04:00 p.m.	T	T
Transfer via Erste Internet banking, mobile application service inside or outside the Bank*	24:00 p.m.	5 seconds within submission	

The above final submission deadlines apply to normal working days. On working days on Saturdays in Hungary, due to the fact that the operating hours of the clearing systems are shorter, they change in respect of the following order types listed as follows:

- Transfer outside the Bank via TeleBank operator, Day T 12:30 p.m.
- Transfer outside the Bank via Internet banking, mobile application service /API, Day T 13:00 p.m.

Due to insufficient funds, the Bank queues HUF orders until the following times:

- Individual transfer orders
 - if submitted in Internet banking, mobile application service 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.

***The Bank immediately executes HUF transfers not exceeding HUF 300,000 within the Bank, initiated on weekends or non-business days, and transfers between own accounts via a TeleBank operator. The first banking day following the transaction will be the book-entry date of the transfer.

LIMITS ASSOCIATED WITH CREDIT CARDS			
Daily amount limits	Default amount	Type	Maximum amount
Cash withdrawal limit	HUF 200,000/day	can be provided/modified	HUF 200,000/day
Purchasing limit	HUF 400,000/day	can be provided/modified	up to the account balance

Daily transaction number limits	Default amount	Type	Time Lock daily transaction number limit
ATM cash withdrawal limit:	5/day	can be modified only as a time lock limit	maximum 20/day
POS purchase and cash withdrawal	20/day	can be modified only as a time lock limit	-

Default limits

Our Customers may set the daily ATM cash withdrawal and daily purchase limits at variance with the above within the relevant maximum amount. Our Customers may set a daily cash withdrawal or daily purchase amount limit free of charge, in writing, at any bank branch or via TeleBank or NetBank as set out in the GTC.

Time lock 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 free of charge.

	TeleBank	NetBank	MobilBank	George app	George web
ATM cash withdrawal amount limit	validity period: maximum 48 hours			validity period: 24 hours	
POS purchase and cash withdrawal amount limit	validity period: maximum 48 hours			validity period: 24 hours	
ATM cash withdrawal number limit	validity period: maximum 48 hours			cannot be modified	
POS purchase and cash withdrawal number limit	validity period: maximum 48 hours			cannot be modified	

After the expiry of the validity of the time-locked limit, the limits applying for the use of the credit card are automatically restored to the limits applied before the time-locked limits were set.

Limits applied in the event of contactless payment:

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

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

MasterCard MoneySend / Visa original Credit limits:

MasterCard MoneySend / Visa Original Credit limit HUF 500,000/day.

The limit may not be modified either as a permanent or a time lock limit.

Cash depositing via ATM

Fifty banknotes may be paid at the same time via ATMs suitable for receiving payments. Denominations suitable for payment are as follows: HUF 500, HUF 1,000, HUF 2,000, HUF 5,000, HUF 10,000 and HUF 20,000. The number of banknotes that may be paid may be limited depending on the free storage capacity of the ATM existing at the time of the transaction. Cash may be paid to ATMs only to unclosed HUF credit accounts. Cash payment is not possible with inactive, expired, blocked or otherwise invalid credit cards.

ERSTE MOBILEPAY

The Erste MobilePay service may be used for all retail credit cards issued by Erste Bank Hungary Zrt.

Transaction	Fee	Due date
Erste MobilePay registration	HUF 199	Immediately
Invoice payment through the Erste MobilePay service	HUF 155 + 0.16%	Immediately
Parking through the Erste MobilePay service ¹	HUF 0	-
Purchase of motorway vignettes through the Erste MobilePay service ¹	HUF 0	-
Topping up of mobile phones through the Erste MobilePay service	HUF 0	-
Annual fee for Digitalised Credit Card under Erste MobilePay application ²	HUF 1990 (Special promotion 0 HUF)	Annual, every 12 month from the date the card was digitalised

¹ In the case of the Parking and Motorway Vignette Purchase Transactions made through the Erste MobilePay service, a convenience fee is charged by Cardnet Kártyarendszerek és -szolgáltatások Zrt. (Cardnet) providing the service, the rate of which is included in the General Terms and Conditions of Cardnet Kártyarendszerek és -szolgáltatások Zrt. (Cardnet), as in force.

² On top of the card annual fee. Annual fee for Digitized Credit Card under the Erste MobilePay application is HUF 0 under special promotion. The promotion is valid until cancelled.

PACKAGE OFFER CONNECTED TO WIZZ AIR CREDIT CARD.*

PACKAGE NAME	Comfort Package	Comfort Plus Package	Due Date
Monthly Fee	HUF 990	HUF 1590	Monthly on the billing date
Package Change Fee**	HUF 3990	HUF 3990	Monthly on the billing date

*From April 1, 2019, WIZZ AIR Credit Card can be purchased with Comfort and Comfort Plus Package for a monthly fee with a Loyalty Period of 1 year. Package set-up, package change and cancellation are always made and become effective on the billing date. Package fee is due on the billing date of the next settlement period. In the case of Package applications received within 5 business days prior to the billing date, the Package Service will be set up on the next billing date, for subsequent applications on the billing date of the next settlement period. The Bank provides the option to change or cancel the Package through TeleBank service.

**There is a possibility to change or cancel the Package within the Loyalty Period, on condition that the Package Change Fee and the Original Monthly Fees for the Remaining Loyalty Period are paid. The Bank charges a Packet Change Fee if the Customer changes from Comfort Plus Package to Comfort Package or changes from Comfort or Comfort Plus Package to Wizz Air Credit Card (without package service). The Package Change Fee and the first monthly fee of the new Package is due on the next billing date. By purchasing the new Package, the Loyalty Period will restart. As a promotion The Bank does not charge the Packet Change Fee.

Upon expiry of the 1-year Loyalty Period for the Package, the Loyalty Period shall restart if that particular Package is still sold by the Bank or the Customer does not indicate its intention to cancel the Package 30 days in advance. If the Customer cancels the Package or that particular Package is no longer sold by the Bank, the Wizz Air Credit Card will reside without Package service.

Package change does not indicate issuance of Welcome points.

For a full description of the Comfort and Comfort Plus Package, see the WIZZ AIR Terms and Conditions.

Other definitions relating to fees and commissions

Fees and commissions (collectively the 'Fees') set as a percentage are based on the amount of the transactions involved. The Fee is charged by transaction, in the currency of the account kept, i.e. in HUF.

In respect of this Announcement, free of charge always means HUF 0.

All item fees stated in this Announcement, including the item fee part of composite fees, are variable and are changed with the consumer price index established by the Central Statistical Office. This rule does not apply to percentage fees.

Definitions relating to fees and commissions (collectively the 'Fees') with respect to this Announcement:

'Item fee' means a variable fee set in a HUF amount involving a minimum and a maximum value specified in a HUF amount in relation to the individual fees, or the part specified in a HUF amount of a composite fee.

'Percentage Fees' means a variable fee set as a percentage or the part of a Composite Fee specified as a percentage.

'Composite Fee' means a fee comprising a percentage fee and a related Item Fee specified in a HUF amount.

Erste Bank provides its credit card services to all of its Customers under the General Terms of Contract for Erste Retail Credit Cards. In the case of Customers taken over from Citibank, the services under the GTC are valid as of 4 February 2017.

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)

Equal Payment Plan/Automatic Equal Payment Plan/ Instant Equal Payment Plan /Zero Interest/Loan on Phone

	Available tenors and monthly fix interest rates ^{2,3}		
	<i>Automatic Equal Payment Plan</i>	<i>Instant Equal Payment Plan</i>	<i>Equal Payment Plan</i>
Minimum amount of Purchase-type Transactions for which an Equal Payment Plan may be required: HUF 50,000 ¹	Optional availability until cancellation: 6 to 48 months; fixed monthly interest rate depending on repayment behaviour: 2.24%, 2.33% or 2.71% APR: 30.5%, 31.8%, 37.8% ¹⁴	3-12 months	6 to 48 months: 2.46% APR: 33.8% ⁷
Min Purchase amount where Instant Equal Payment Plan is available 20 000 Ft ¹		Fixed monthly interest rate for payment plans used until 31/10/2020	
Minimum amount of Purchase-type and Cash-type Transactions ⁴ for which the Automatic Equal Payment Plan may be required: HUF 15,000; in the case of Automatic Equal Payment Plans set up after 1 July 2016, HUF 20,000. ²		Fixed monthly interest rate for payment plans used from 01/11/2020: 2,492% APR for payment plans used until 31/10/2020 12,55% APR for payment plans used from 01/11/2020: 34,36% ²³	
	Loan on Phone ⁸		<i>Loan on Phone reclassified from the former Advanced Loan on Phone product</i> ¹²
Minimum amount of transfer from a credit card to another account via the telephone customer service, for which the Loan on Phone service is available: from HUF 50,000	6 to 60 months: 2.46% APR: 34.8% APR: 35% ¹⁰ APR: 35.2% ¹¹ APR: 35.65% ²²		12 to 60 months: 2.74% APR: 39.4% ¹³ , 39.6% ¹⁶ , 39.7% ¹⁷
Zero interest – Applied in connection with Citi Life Credit Cards with a specific Partner, in the case of purchase transactions to the minimum value of HUF 20,000 (or of a different amount specified by the Bank and the Partner in a promotion), performed with a Citi Life Credit Card	Zero interest		
	2 months: 0% (APR: 0%) ¹⁵		
Wizz Air Comfort Equal Payment Plan Minimum amount of Purchase-type Transactions for which an Equal Payment Plan may be required: HUF 20,000 ¹⁸	6 months: 0% (APR: 0%) ¹⁹		

Fee Payable for partial prepayment in connection with Equal Payment Plan/Equal Cash Payment Plan/Privilegium „X” Initial Equal Payment Plan/iStyle Initial Equal Repayment and Loan on Phone ⁵	In the case of credit card contracts before 1 March 2010:	HUF 5,442
	In the case of credit card contracts since 1 March 2010:	1% of the prepaid amount:

	<p>(if the period between the prepayment date and the expiry date of the tenor in question exceeds one year), or 0.5% of the prepaid amount</p> <p>(if the period between the prepayment date and the expiry date of the tenor in question does not exceed one year)⁶</p>
<p>Fee Payable for full prepayment in connection with Equal Payment Plan/Equal Cash Payment Plan/Privilegium „X” Initial Equal Payment Plan/ iStyle Initial Equal Repayment and Loan on Phone⁵</p>	<p>In the case of credit card contracts before 1 March 2010: HUF 10,885</p>
	<p>In the case of credit card contracts since 1 March 2010:</p> <p>1% of the prepaid amount: (if the period between the prepayment date and the expiry date of the tenor in question exceeds one year), or 0.5% of the prepaid amount (if the period between the prepayment date and the expiry date of the tenor in question does not exceed one year)⁶</p>
<p>Fee payable for partial and full prepayment in connection with Zero Interest product and the Automatic Equal Payment Plan, Instant Equal Payment Plan</p> <p>HUF 0</p>	

	Privilegium „X” Initial Equal Payment Plan ²⁰
Transactions	Privilegium „X” Initial Equal Payment can be applied when transaction amount exceeds 50 000 Ft
Timeline	6-10 month
Monthly interest rate	0%
APR	0% ¹⁹

	iStyle Initial Equal Payment Plan ²¹
Transactions	iStyle Initial Equal Payment can be applied when transaction amount exceeds 50 000 Ft
Timeline	6-12 month
Monthly interest rate	0%
APR	0% ¹⁹

	For all Equal Payment Plans:
Application channel: Netbank*	One Equal Repayment Plan can be applied for one purchase or one cash withdrawal transaction.
Application channel: TeleBank*	One single Easy Repayment can be applied also for multiple purchase or cash withdrawal transactions.
Application channel for Instant Equal Payment Plan: VPOS/POS:	One Instant Equal Repayment Plan can be applied for one purchase

*Exception: Instant Equal Payment Plan

1. The amount limit individually applies to each purchase-type transactions.

2. In the case of the Equal Payment Plan (Automatic Equal Payment Plan, Instant Equal Payment Plan), Zero Interest and Loan on Phone, the amount of the first month's installment may be different.
3. The fixed monthly interest rate and the APR value associated with it may be different for the individual tenors. The Bank reserves the right to set different interest rates for the individual transactions by taking into account its internal credit assessment rules and business interests.
4. Cash Withdrawal means a cash withdrawal Transaction from ATMs, the provision of cash by authorised Merchants to Card Holders, any Transaction made with a Card in post offices, in casinos and at money exchangers, Cash Transfers made with a Card, and any other Transaction that the Card Company or the Bank requires to be treated identically with Cash Withdrawals. Internal transfers from the Card to the Account Holder's retail current account kept with the Bank, via Internet banking, mobile application service/API or in another way, if any, and transfer from the Card to another account via the telephone customer service qualify as Cash Withdrawal.
5. The partial and full prepayment fee applies to each individual Equal Payment Plan or Loan on Phone. During prepayment, maximum the part above the minimum amount required for the particular product and indicated in the above table (in the case of an Equal Payment Plan/Equal Cash Payment Plan/Loan on Phone, HUF 50,000) may be prepaid. If the credit card contract is terminated on the basis of Section II.2.6 of the General Terms and Conditions, the total prepayment fee is not charged.
6. Prepayment is free of charge once within 12 months, up to the amount limit of HUF 200,000.

The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of HUF 500 000, a term of 3 years and a fixed monthly interest rate of 2.46%. Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

8. The APR of Loan on Phone products for credit cards applied before 15 July 2010: 33.8%. The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010 (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of HUF 500 000, a term of 3 years and a fixed monthly interest rate of 2.46%. Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

9. The APR of Loan on Phone products for credit cards applied till 31st of Dec 2012: 34.8%. The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of HUF 500 000, a term of 3 years, a fixed monthly interest rate of 2.46% and the set up fee: (1,08% of the loan amount min. 3373 max. 11 244 Ft). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

10. The APR of Loan on Phone products for credit cards applied from 1st of Jan 2013 until 4th of August 2013: 35%. The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of 500 000 HUF, a term of 3 years, a fixed monthly interest rate of 2.46% and the 1,08% of the loan amount min. 3373 max. 11 244 Ft and Commission of Loan on Phone Services (0.2% of the disbursed loan). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

11. The APR of Loan on Phone products for credit cards applied for as of 5th of August 2013: 35.2%. The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of HUF 500 000, a term of 3 years, a fixed monthly interest rate of 2.46% and the 1,08% of the loan amount min. 3373 max. 11 244 Ft and the commission for Loan on Phone Services (0.3% of the disbursed loan). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

12. APR: 39.4% from loan application date 15th of July 2010 to 11th of December 2012 the APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of 500 000 HUF, a term of 3 years, a fixed monthly interest rate 2.74% and the for loan disbursement: 1,08% of the loan amount min. 3373 max. 11 244 Ft. Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

From loan application date 12th of December 2012 and based on basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of 500 000 HUF, a term of 3 years, a fixed monthly interest rate 2.74% depending on the for loan disbursement is 1,08% of the loan amount min. 3373 max. 11 244 Ft. Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

14. The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree of 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of HUF 500 000, a term of 3 years, a fixed monthly interest rate of 2.24% (APR: 30.5%), 2.33% (APR: 31.8%) 2.71% (APR: 37.8%) depending on the repayment behaviour. Please remember that for each settlement period you are required to repay at least the minimum amount defined in the monthly statement of account.

15. The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree of 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of HUF 500 000, a term of 3 years, a fixed monthly interest rate of 0.00% depending on the repayment behaviour. Please remember that for each settlement period you are required to repay at least the minimum amount defined in the monthly statement of account.

16. The APR of Advanced Loan on Phone products for credit cards applied for from 1st of January 2013 until 4th of August 2013: 39.6% (in the case of a monthly interest rate of 2.74%). The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of from 1 April 2020: 1,08% of the loan amount min. 3373 max. 11 244 Ft and Commission of Loan on Phone Services (0.2% of the disbursed loan). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

17. The APR of Advanced Loan on Phone products for credit cards applied for as of 5th of August 2013: 39.7% (in the case of a monthly of a 2.74%). The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree

83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of 500 000 HUF, a term of 3 years, a fixed monthly interest rate of 2.74% and (1,08% of the loan amount min. 3373 max. 11 244 Ft)) and Commission of Loan on Phone Services (0.3% of the disbursed loan). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

18. Wizz Air Comfort Equal Payment Plan available for Wizz Air Cardholders with Comfort Package for purchase transactions made at Wizz Air.

19. The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree of 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of HUF 500 000, a term of 6 months, a fixed monthly interest rate of 0% (APR: 0). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the monthly statement of account.

20. 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.

21 For the period between 07 November 2019 and 24 December 2019 for customers holding any main credit cards issued by the Bank, Erste Bank offers 0% APR Initial Easy Repayment for a 6 to 12 months term for one purchase transaction in the amount of minimum 50.000 HUF in iStyle stores in Hungary or on iStyle official Hungarian website (www.istyle.hu). The main card holder can apply for iStyle Initial Easy Repayment service by 12 January 2020 via Erste Netbank or TeleBank.

22) APR of Loan on Phone products for credit cards applied for as of April 1st, 2020. The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of HUF 500 000, a term of 3 years, a fixed monthly interest rate of 2.46% and the 1,08% of the loan amount min. 3373 max. 11 244 Ft Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

23) 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.

Credit card annual percentage rates (APRs) by card type

On the basis of Act CLXII of 2009 on credit provided to consumers and Government Decree No 83/2010 (III.25.) Korm. on the determination, calculation and publication of annual percentage rates, the APR was determined by taking into account a credit amount of HUF 375,000, a tenor of 12 months, monthly lending interest, a monthly card fee or annual fee and a monthly account-keeping fee. We draw your attention to the fact that in every settlement period you must repay at least the minimum amount payable, which is specified in the monthly account statement.

In the following table, the monthly interest rate and APR associated with a particular credit card can be determined on the basis of the original credit card taken over from Citibank and its application date.

Credit Cards applied for from January 2016	Minimum credit amount (HUF)	Maximum credit amount (HUF)	Minimum credit amount (HUF)		Maximum credit amount (HUF)	
			Monthly interest	APR	Monthly interest	APR
Citi Life Credit Card, Telekom-Citibank Credit Card,	100,000	199,000	2.04%	40.2%	2.00%	39.5%
	200,000	299,000	2.42%	39.7%		
	300,000	374,000	2.55%	39.6%		
	from 375,000		2.64%	40.2%	2.00%	30.1%
Platinum Credit Card	375,000	599,000	2.15%	39.6%	2.15%	39.6%
	from 600,000		2.33%	38.4%		
Ultima Credit Card	375,000	599,000	1.49%	37.7%	1.49%	37.7%
	from 600,000		2.08%	40.0%		

Credit Cards applied for between 01.07.2014 and 31.12.2015	Minimum credit amount (HUF)	Maximum credit amount (HUF)	Credit Cards applied for between 01.07.2014 and 31.12.2014		Credit Cards applied for between 01.01.2015 and 30.06.2015		Credit Cards applied for between 01.07.2015 and 31.12.2015	
			Monthly interest	APR	Monthly interest	APR	Monthly interest	APR
Citi Life Credit Card, Shell-Citibank Credit Card, Telekom-Citibank Credit Card,	100,000	199,000	2.10%	41.3%	2.08%	41.0%	2.04%	40.4%
	200,000	299,000	2.49%	41.0%	2.49%	41.0%	2.46%	40.5%
	300,000	374,000	2.64%	41.3%	2.61%	40.8%	2.60%	40.6%

	from 375,000		2.70%	41.3%	2.68%	41.0%	2.64%	40.4%
Platinum Credit Card	375,000	599,000	2.24%	41.3%	2.23%	41.1%	2.20%	40.6%
	from 600,000		2.49%	41.2%	2.48%	41.0%	2.45%	40.5%
Ultima Credit Card	375,000	599,000	1.69%	41.4%	1.67%	41.0%	1.49%	37.8%
	from 600,000		2.14%	41.2%	2.13%	41.0%	2.10%	40.5%

Credit Cards applied for between 01.01.2013 and 30.06.2014	Minimum credit amount (HUF)	Maximum credit amount (HUF)	Credit Cards applied for between 01.01.2013. and 30.06.2013.		Credit Cards applied for between 01.07.2013 and 31.12.2013		Credit Cards applied for between 01.01.2014 and 30.06.2014.	
			Monthly interest	APR	Monthly interest	APR	Monthly interest	APR
Citi Life Credit Card, Shell-Citibank Credit Card, Telekom-Citibank Credit Card,	100,000	199,000	2.31%	44.9%	2.20%	43.0%	2.14%	42.0%
	200,000	299,000	2.70%	44.5%	2.61%	43.0%	2.55%	42.0%
	300,000	374,000	2.85%	44.8%	2.77%	43.4%	2.68%	41.9%
	from 375,000		2.91%	44.9%	2.77%	42.5%	2.73%	41.8%
Platinum Credit Card	375,000	599,000	2.45%	44.9%	2.31%	42.5%	2.23%	41.1%
	from 600,000		2.68%	44.5%	2.61%	43.3%	2.54%	42.1%
Ultima Credit Card	375,000	599,000	1.89%	45.0%	1.80%	43.3%	1.73%	42.1%
	from 600,000		2.31%	44.1%	2.23%	42.7%	2.15%	41.3%

Credit Cards applied for between 2012.04.01 and 2012.12.31	Minimum credit amount (HUF)	Maximum credit amount (HUF)	Credit Cards applied for between 2012.04.01 – 2012.06.17.		Credit Cards applied for between 2012.06.18 – 2012.06.30		Credit Cards applied for between 2012.07.01 – 2012.12.31.	
			Monthly interest	APR	Monthly interest	APR	Monthly interest	APR
Citi Life Credit Card, Hitelkártya, Shell-Citibank és Telekom-Citibank Credit card applied from 2012.06.18	100 000	199 000	2,46%	43,2%	2,31%	44,7%	2,31%	44,7%
	200 000	299 000	2,85%	44,9%	2,77%	45,5%	2,77%	45,5%
	300 000	374 000	2,95%	44,9%	2,85%	44,6%	2,91%	45,6%
	375 000-		2,95%	44,3%	2,95%	45,4%	2,95%	45,4%
Citi Life Credit Card in Citi Plusz package or application via online registration (except credit card type change)	100 000	199 000	2,04%	36,3%				
	200 000	299 000	2,04%	31,8%				
	300 000	374 000	2,04%	30,3%				
	375 000-		2,04%	29,7%				
Shell–Citibank Silver Credit Card	100 000	199 000	2,04%	43,9%				
	200 000	299 000	2,61%	44,7%				
	300 000	374 000	2,77%	44,5%				
	375 000-		2,85%	44,7%				
Shell–Citibank Gold Credit Card	250 000	299 000	2,15%	43,0%				
	300 000	374 000	2,42%	45,2%				
	375 000-		2,46%	43,3%				
Magyar Telekom–Citibank Silver Credit Card	100 000	199 000	2,04%	43,9%				
	200 000	299 000	2,61%	44,7%				
	300 000	374 000	2,77%	44,5%				
	375 000-		2,85%	44,7%				
Magyar Telekom–Citibank Gold Credit Card	250 000	299 000	2,15%	43,0%				
	300 000	374 000	2,42%	45,2%				
	375 000-		2,46%	43,3%				
Platinum Credit Card	375 000	599 000	2,49%	45,4%	2,49%	45,4%	2,52%	46,0%
	600 000-		2,68%	44,3%	2,68%	44,3%	2,77%	45,8%
Ultima Credit Card	375 000	599 000	1,90%	45,0%	1,90%	45,0%	1,95%	45,9%
	600 000-		2,31%	44,0%	2,31%	44,0%	2,42%	45,9%

<i>Monthly credit interest and APR in the case of credit cards applied for before 01.04.2012</i>	<i>Monthly credit interest</i>	<i>APR</i>
Citi Life Credit Card	2.95%	44.5%
If the Citi Life Credit Card was applied for in a Citi Plus package or on the basis of online registration (except for the replacement of a credit card type)	2.04%	29.8%
Shell–Citibank Silver Credit Card	2.95%	46.8%
Shell–Citibank Gold Credit Card	2.95%	53.1%
Magyar Telekom–Citibank Silver Credit Card	2.95%	46.8%
Magyar Telekom–Citibank Gold Credit Card	2.95%	53.1%
Platinum Credit Card	2.45%	44.7%
Ultima Credit Card	2.08%	48.3%
Citibank Silver Credit Card	2.95%	46.2%
Citibank Gold Credit Card	2.95%	52.1%
Malév–Citibank Silver Credit Card	2.95%	46.8%
Malév–Citibank Gold Credit Card	2.95%	53.1%
Citi Life Credit Card (in the case of credit cards approved by 28 November 2011)	2.95%	45.9%
T–Mobile–Citibank Silver Credit Card	2.95%	45.4%
T–Mobile–Citibank Gold Credit Card	2.95%	49.7%

ANNOUNCEMENTS BEFORE 1 JANUARY 2021

Published December 17th, 2020:

From December 17th, 2020 the Bank sets the maximum time limit of Instant Equal Payment Plan in 12 months.

Published December 2nd, 2020:

The Bank increases the MasterCard MoneySend/Visa Original Credit limit to 500.000,-HUF from 15/12/2020.

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 1st, 2020:

Instant Equal Payment Plan 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 June 23rd, 2020

From 15 October 2020, the Bank will increase the minimum amount limit set by the Erste Credit Card Alert Service 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 June 8th, 2020

From June 04th, 2020 the credit card card type change service is available again.

Published April 17th, 2020

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

Published April 16th, 2020

Until further notice the Bank temporarily suspends the credit card card type change service.

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 transactions from HUF 5,000 to HUF 15,000.

Published April 1st, 2020

The fees valid before 1st April 2020 were removed from this Announcement.

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 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 on November 7th, 2019: For the period between 07 November 2019 and 24 December 2019 for customers holding any main credit cards issued by the Bank, Erste Bank offers 0% APR Initial Easy Repayment for a 6 to 12 months term for one purchase transaction in the amount of minimum 50.000 HUF in iStyle stores in Hungary or on iStyle official Hungarian website (www.istyle.hu). The main card holder can apply for iStyle Initial Easy Repayment service by 12 January 2020 via Erste Netbank or TeleBank.

Between 07 November 2019 and 24 November 2019 customers applying for a new Erste Max Credit Card (Main Card) are entitled for the following discounts:

50 000 HUF discount for Mac products, 30 000 HUF for iPhones and 20 000 HUF for iPads. Discount coupons can be used at iStyle Stores in Hungary until 24 December 2019. The device discount cannot be combined with any other iStyle discount.

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.

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

Published July 17th, 2019: Erste introduces the fee of transactions executed in the new Indirect Electronic Channel (API), which is equal to the fee of transactions executed through NetBank service.

Published on July 2nd, 2019: Erste Bank offers 0% iStyle Equal Repayment Plan for a period of 6-12 months, if, during this period, the Cardholder buys any products exceeding 50 000 HUF in iStyle Hungarian shops or iStyle Hungarian official website with any credit cards issued by Erste Bank and applies for the iStyle Equal Repayment Plan until August 4th, 2019 via Erste NetBankon or TeleBankon.

Published on June 19th, 2019: Under Regulation (VI. 5) 23/2019 the Hungarian Bank delayed the introduction of the instant payment system from 1 July 2019 to 2nd March 2020. On June 6th, 2019 the Bank therefore withdrew the related modifications in the Announcement effective from July 1st, 2019.

Published on June 7th, 2019: Technical Amendment –conversion of foreign currency credits received to the credit card account has been incorporated in the Announcement

Published on May 6, 2019: As of 7 May, 2019 Erste Bank Hungary Zrt. introduces Erste MobilePay - NFC (digitalised credit card through mobile payment) payment service for Mastercard and Maestro credit cards (in green).

Published on March 10, 2019: From April 1st, 2019 fees in connection with credit card account and credit card Loan on the Phone Products are increased (highlighted with blue, in italics). From May 10th, 2019 all other credit card fees (highlighted in blue) are increased. The reason for this amendment is the change in the consumer price index for the KSH of 2018. This amendment is based on retail Credit Card General Terms and Conditions II.2.6.c) and 2.6.2. and the change in the yearly consumer price index for the KSH.

The Bank incorporated the Main and Supplementary Credit Card Annual Fees of Credit Cards taken over from Citibank during portfolio transfer between Erste Bank Hungary Zrt and Citibank Europe plc Hungarian Branch Office, which were previously communicated in the Customer Information Letter about Citibank Customer Account Handover into this Announcement.

As of February 1, 2019, the Bank withdraws its Card Type modification fee action.

As of April 1, 2019, the Bank will introduce a Package Offer connected to Wizz Air Credit Card.

As of July 18, 2018, the Bank withdraw the HUF 0 lower limit promotion connected to Erste Credit Card Alert Service and will not send an SMS notification of transactions below HUF 2,000.

From April 16, 2018, fees charged by the Bank were increased. The reason for this amendment is the change in the consumer price index for the KSH of 2017 with a rate of 2.4%.

From April 16, 2018 the terms of the ERSTE SMS service were changed in Appendix 3 to the General Terms and Conditions of Retail Credit Cards. For Erste Credit Card Alert Service, the Bank cannot send a notification to an email address. Lower amount limit was defined for Erste Credit Card Alert Service.

From 6 April 2018, the Bank introduce the Card Type modification for the brand / type credit cards specified in this Announcement.

From 13 January 2018, the Bank reduced the Card Replacement fee as amended by the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services.

Based on the portfolio transfer agreement entered into by and between the Citibank Europe plc. Hungarian Branch Office ('Citibank') and Erste Bank Hungary Zrt. ('Erste Bank' or the 'Bank') on 2 September 2015, the credit card portfolio managed by Citibank's retail division was transferred to Erste Bank with the permission and authorisation of the National Bank of Hungary. Based on the credit card portfolio transfer, Citibank is replaced by Erste Bank as financial service provider in the relevant credit card contractual relationships.