CREDIT CARD

PUBLISHED ON 21 SEPTEMBER 2022

EFFECTIVE FROM 21 SEPTEMBER 2022

Published on September 21, 2022

- • The Bank publishes the introduction of Credit Card Payment Facilitation.
- The Bank publishes the new conditions for Erste EasyPay sold from 21.09.2022

Published on September 16, 2022

- The Bank publishes the extension of interest rates for Platinum credit cards applied for between 01.07.2022 and 18.09.2022 until 23.10.2022.

Published on August 31, 2022

- The Bank publishes the new conditions for Erste EasyPay sold from 01.09.2022

Published on July 29, 2022

- The Bank publishes the new conditions for the Erste Max and Wizz Air Credit Cards sold from 01.08.2022.
- Publication of the conditions for the introduction of the Erste Max Home package
- Clarification of card blocking and unlocking notifications

Published on June 30, 2022

- The Bank publishes the new terms and conditions of the Erste Max and Wizz Air credit cards applied for between 01.07.2022 and 31.07.2022, and for the Platinum credit card applied for between 01.07.2022 and 18.09.2022.

Published on May 17, 2022

- Introduction of Erste EasyPay, a new installment service from 18th May
- Removal from the Announcement the fees that expired on 31.03.2022
- Introduce card unblock notification and regard merchant credit as a repayment.

Published on March 31, 2022

- Determining the Terms of the Purchase Packages Related to the Wizz Air Credit Card

Published on February 07, 2022

- Clarification of the Conditions for preparing and making available a credit card statement
- Clarification of the Settlement of transactions in any currency other than forint (HUF)

Published on January 28, 2022

- From 1 April 2022, 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 5.1% increase in the consumer price index established by the Central Statisctical Office for 2021. 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.
- Cash deposit at Erste ATM in Hungary: extension of the validity of the promotion.
- Recording, modification, renewal, deletion of secondary identification in a bank branch: extension of the validity of the promotion.
- The rate of foreign exchange conversion commission: extension of the validity of the promotion.
- Payment Request initiated by the Payee upon fulfilment (when fulfilment is via instant payment): extension of the validity of the

promotion.

Published on January 24, 2022

Expansion of purchasable packages related to Wizz Air Credit Cards

Conditions for preparing and making available a credit card statement

GENERAL TERMS AND CONDITIONS OF THE CREDIT CARD PROVISION

Settlement of transactions in forint (HUF)
The amounts of transactions executed in forint (HUF) by credit 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:
- 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 selling rate (fixed at 08:00 am) 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).
- 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 credit account (HUF) at the selling rate (fixed at 08:00 am) 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).
- In case of credit card contracts accepted from 01.04.2021, the Bank will charge a foreign exchange conversion commission. The commission rate is 2%. The percentage of the fee charged is calculated on the basis of the exchange rate used by the international card organization on the day of the transaction. The rate of the commission is 0% until 31 March 2023.

In the event of transactions executed by bank card in foreign currency, the HUF value indicated in the Őrszem 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.

CREDIT CARD STATEMENT

The Bank will prepare the credit card statement within 2 working days after the close of the billing date (closing date of a settlement period). The statement thus prepared:

- make it available on the Bank's internet banking and mobile application services within 2 working days of its creation (if the customer has requested an electronic statement)
- the Bank will post it within 3 working days of its preparation (if the customer has requested it on paper)

The Bank shall consider the statement as delivered if the Customer does not indicate that he/she has not received the statement by the 8th calendar day following the day of its availability/posting via the electronic channel.

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] **Wizz Air Credit Card**[5, 6] **Credit Card**[6,]	**Erste Platinum Credit Card**[6,10]
Type of Bank card	Visa Classic	MasterCard	MasterCard Platinum
Minimum credit limit 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 In the event of credit card applications accepted for processing from 18 May 2020			not to be applied for
Minimum credit limit In the event of credit card applications accepted for processing from 1 January 2015 until 17 May 2020	HUF 140,000	HUF 140,000	HUF 140,000
Tariffs related to bank cards			
Main card issuance fee [1] *in the event of credit card applications accepted for processing*	HUF 6.821 [12, 13] redeemable[2]	HUF 6.821 [12, 13] redeemable[2]	HUF 25,000[4]
Designation	Credit Card brand[24, 25]		

	Erste Credit Card [6,9]	**Erste Credit Card** [6, 9] **Wizz Air Credit Card**[5, 6] **Credit Card**[6,]	**Erste Platinum Credit Card**[6,10]
Tariffs related to bank cards			
Main card issuance fee [1] *in the event of credit card applications accepted for processing from 01 January 2021 until 31 March 2022*	HUF 6.821 [12, 13] redeemable[2]	HUF 6.821 [12, 13] redeemable[2]	HUF 25,000[4]
Main card issuance fee [1] *in the event of credit card applications accepted for processing from 02 November 2020 until 31 December 2020*	HUF 7.046 [12, 13] redeemable[2]	HUF 7.046 [12, 13] redeemable[2]	HUF 25,000[4]
Main card issuance fee [1] *in the event of credit card applications accepted for processing from 18 May 2020 until 31 December 2020*			not to be applied for
Main card issuance fee [1] *In the event of credit card applications accepted for processing from 1 April 2020 until 17 May 2020*	HUF 6.450 [12, 13] *redeemable[2]*	HUF 6.450 [12, 13] *redeemable[2]*	HUF 25,000[4]
Main card issuance fee [1] *In the event of credit card applications accepted for processing from 10 May 2019 to 31 March 2020*	HUF 6.450[12, 13] *redeemable[2]*	HUF 6.450 [12, 13] *redeemable[2]*	HUF 25,000[4]
Main card issuance fee [1] *In the event of credit card applications accepted for processing between 16 April 2018 to 9 May 2019*	HUF 6.450[12, 13] *redeemable[2]*	HUF 6.450 [12, 13] *redeemable[2]*	HUF 25,000[4]
Main card issuance fee [1] In the event of credit card applications accepted for processing between 17 January 2017 and 15 April 2018	HUF 6.450[12, 13] *redeemable[2]*	HUF 6.450 [12, 13] *redeemable[2]*	HUF 25,000[4]
Main card issuance fee [1] In the event of credit card applications accepted for processing between 3 October 2014 and 31 December 2015	HUF 5.828 redeemable[2]	HUF 5.828 redeemable[2]	HUF 25,000[4]
Main card issuance fee [1] In the event of credit card applications accepted for processing until 02.10.2014	HUF 4.255 redeemable[2]	HUF 5.681 redeemable[2]	HUF 25,000[4]
Supplementary card issuance fee [1] In the event of credit card applications accepted for processing	HUF 5,938 *redeemable[2]*	HUF 5,938 *redeemable[2]*	HUF 20,000[4]
Supplementary card issuance fee [1] In the event of credit card applications accepted for processing from 01 January 2021 until 31 March 2022	HUF 5,938 *redeemable[2]*	HUF 5,938 *redeemable[2]*	HUF 20,000[4]
Supplementary card issuance fee [1] In the event of credit card applications accepted for processing between 01.04.2020 and 31.12.2020	HUF 6,134 *redeemable[2]*	HUF 6,134 *redeemable[2]*	HUF 20,000[4]
Designation	Credit Card brand[24, 25]		

	Erste Credit Card [6,9]	**Erste Credit Card** [6, 9] **Wizz Air Credit Card**[5, 6] **Credit Card**[6,]	**Erste Platinum Credit Card**[6,10]
Tariffs related to bank cards			
Supplementary card issuance fee [1] In the event of credit card applications accepted for processing between 10 May 2019 and 31 March 2020	HUF 6,134 *redeemable*[2]	HUF 6,134 *redeemable*[2]	HUF 20,000[4]
Supplementary card issuance fee [1] In the event of credit card applications accepted for processing between 16 April 2018 and 09 May 2019	HUF 6,134 *redeemable*[2]	HUF 6,134 *redeemable*[2]	HUF 20,000[4]
Supplementary card issuance fee [1] In the event of credit card applications accepted for processing between 16 January 2017 and 15 April 2018	HUF 6,134 *redeemable*[2]	HUF 6,134 *redeemable*[2]	HUF 20,000[4]
Supplementary card issuance fee [1] In the event of credit card applications accepted for processing between 01 January 2016 and 15 January 2017	HUF 6,134 *redeemable*[2]	HUF 6,134 *redeemable*[2]	HUF 20,000[4]
Supplementary card issuance fee [1] In the event of credit card applications accepted for processing between 03 October 2014 and 31 December 2015	HUF 5.108 redeemable[2]	HUF 5.108 redeemable[2]	HUF 20,000[4]
Supplementary card issuance fee [1] In the event of credit card applications accepted for processing until 02 October 2014	HUF 3.559 redeemable[2]	HUF 4.982 redeemable[2]	HUF 20,000[4]
Main card annual fee [3] *In the event of credit card applications accepted for processing*	HUF 6.821 /year	HUF 6.821 /year	HUF 25,000/year [4]
Main card annual fee [3] *In the event of credit card applications accepted for processing from 01 January 2021 until 31 March 2022*	HUF 6.821 /year	HUF 6.821 /year	HUF 25,000/year [4]
Main card annual fee [3] *In the event of credit card applications accepted for processing between 02 November 2020 and 31 December 2020*	HUF 7.046 /year	HUF 7.046 /year	HUF 25,000/year [4]
Main card annual fee [3] *In the event of credit card applications accepted for processing between 18 May 2020 and 1 November 2020*			not to be applied for
Main card annual fee [3] *In the event of credit card applications accepted for processing from 1 April 2020 until 17 May 2020*	HUF 6.488 /year	HUF 6.488 /year	HUF 25,000/year [4]
Main card annual fee [3] *In the event of credit card applications accepted for processing from 10 May 2019 until 31 March 2020*	HUF 6.488 /year	HUF 6.488 /year	HUF 25,000/year [4]
Main card annual fee [3] *In the event of credit card applications accepted for processing* between *16 April 2018 and 9 May 2019*	HUF 6.488 /year	HUF 6.488 /year	HUF 25,000/year [4]

Designation	Credit Card brand[24, 25]		
	Erste Credit Card [6,9]	**Erste Credit Card** [6, 9] **Wizz Air Credit Card**[5, 6] **Credit Card**[6,]	**Erste Platinum Credit Card**[6,10]
Tariffs related to bank cards			
Main card annual fee [3] In the event of credit card applications accepted for processing between 16 January 2017 and 15 April 2018	HUF 6.488 /year	HUF 6.488 /year	HUF 25,000/year [4]
Main card annual fee [3] In the event of credit card applications accepted for processing between 1 January 2016 and 15 January 2017	HUF 6.488 /year	HUF 6.488 /year	HUF 25,000/year [4]
Main card annual fee [3] In the event of credit card applications accepted for processing between 3 October 2014 and 31 December 2015	HUF 5.828 /year	HUF 5.828 /year	HUF 25,000/year [4]
Main card annual fee [3] In the event of credit card applications accepted for processing until 2 October 2014	HUF 4.255 /year	HUF 5.681/year	HUF 25,000/year [4]
Supplementary card annual fee [3] *In the event of credit card applications accepted for processing*	HUF 5.938/year	HUF 5.938/year	HUF 20,000/year [4]
Supplementary card annual fee [3] *In the event of credit card applications accepted for processing from 01 January 2021 until 31 March 2022*	HUF 5.938/year	HUF 5.938/year	HUF 20,000/year [4]
Supplementary card annual fee [3] *In the event of credit card applications accepted for processing between 1 April 2020 and 31 December 2020*	HUF 6,134/year	HUF 6,134/year	HUF 20,000/year [4]
Supplementary card annual fee [3] *In the event of credit card applications accepted for processing from 10 May 2019 until 31 March 2020*	HUF 6,134/year	HUF 6,134/year	HUF 20,000/year [4]
Supplementary card annual fee [3] *In the event of credit card applications accepted for processing between 16 April 2018 and 9 May 2019*	HUF 6,134/year	HUF 6,134/year	HUF 20,000/year [4]
Supplementary card annual fee [3] In the event of credit card applications accepted for processing between 16 January 2017 and 9 May 2019	HUF 6,134/year	HUF 6,134/year	HUF 20,000/year [4]
Supplementary card annual fee [3] In the event of credit card applications accepted for processing between 1 January 2016 and 15 January 2017	HUF 6,134/year	HUF 6,134/year	HUF 20,000/year [4]
Supplementary card annual fee [3] In the event of credit card applications accepted for processing between 3 October 2014 and 31 December 2015	HUF 5,108/year	HUF 5,108/year	
Supplementary card annual fee [3] In the event of credit card applications accepted for processing until 2 October 2014	HUF 3.559 /year	HUF 4.982 /year	

Card reproduction fee	HUF 1,809
PIN reproduction fee	HUF 602
PIN modification fee in Erste ATM inland	HUF 178
PIN modification fee in any other ATM inland and abroad	HUF 354
Card cancellation fee	HUF 0
Card replacement fee	HUF 3,347
Card type modification fee[26]	HUF 4,479
Card takeover at branch valid for cards requested from 01 April 2020	HUF 3,432 Ft
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 in case of Wizz Air and Erste Max cards (including 02 November 2020 in case of Platinum Credit card applications)*	HUF 962 + 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 481 + 3.42%
Internal transfer in Erste TeleBank, Internet banking, mobile application service or API from one's own credit card to one's own current account[16]	HUF 235 + 1.64%
Transfer in Erste TeleBank, internet banking, mobile application service or API	HUF 235 + 1.64%
Secondary Account ID registration, modification, renewal, deletion[27] at the branch	1.577 HUF as a promotion until March 31st, 2023: 0 HUF
Secondary Account ID registration, modification, renewal, deletion[27] in Internet banking /mobile application service or arriving in GIRO message	0 HUF
Payment Request initiated by the Payee[28] on submission	0 HUF
Payment Request initiated by the Payee[28] upon fulfilment (when fulfilment is via instant payment)	1% as a promotion March 31st, 2023: 0 HUF
Cash inpayment inland through Erste Bank ATM[17]	HUF 59 + 0.21 %
Balance inquery through Erste Bank ATM (inland), POS terminals and branch offices of Erste Bank[7]	HUF 60
Balance inquery through other ATMs inland or abroad	HUF 301

Conditions related to credit accounts		
Billing date (closing date of a settlement period)	the 10th day of each month (in the case of a public holiday, the first following working day)	
Grace period	15 calendar days	
Minimum amount payable	5%, minimum HUF 2,000	
Default Interest[18] (In the event of credit card applications accepted for processing from 01.01.2022	see CREDIT CARD INTEREST RATES, APR/1. Loan interest for Erste and Wizz Air Credit Cards and 3.Loan interest for Erste Platinum Credit Card	
Default Interest[18] (In the event of credit card applications accepted for processing until 31.12.2020)	3.325%/month	
Late payment fee[14] In the event of credit card applications accepted for processing from May 18, 2020 *(including: 02 November 2020 in case of Platinum Credit card applications)*	HUF 5.578	
Late payment fee[14] In the event of credit card applications accepted for processing from 1 January 2016 until 17 May 2020	HUF 5,070	HUF 5,070
Late payment fee[14] In the event of credit card applications accepted for processing between 3 October 2014 and 31 December 2015	HUF 4,715	HUF 5,070
Late payment fee[14] In the event of credit card applications accepted for processing until 2 October 2014	HUF 2,411	HUF 5,070
Overlimit fee[15] In the event of credit card applications accepted for processing from May 18, 2020 for Wizz Air and Erste Max cards *(including 02 November 2020 in case of Platinum Credit card applications)*	HUF 5.578	
Overlimit fee[15] In the event of credit card applications accepted for processing from 1 January 2016 until 17 May 2020	HUF 5,070	HUF 5,070
Overlimit fee[15] In the event of credit card applications accepted for processing between 3 October 2014 and 31 December 2015	HUF 4,715	HUF 5,070
Overlimit fee[15] In the event of credit card applications accepted for processing until 2 October 2014	HUF 2,411	HUF 5,070
Monthly account management fee (main card)[19] In the event of credit card applications accepted for processing	HUF 590	HUF 0
Monthly account management fee (main card)[19] In the event of credit card applications accepted for processing from 1 January 2021 until 31 March 2022	HUF 620	HUF 0

Monthly account management fee (main card)[19] In the event of credit card applications accepted for processing from November 2, 2020 until 31 December 2020	HUF 640	HUF 0
Monthly account management fee (main card)[19] In the event of credit card applications accepted for processing from May 18, 2020 until 31 December 2020	HUF 640	not be applied for
Monthly account management fee[19] In the event of credit card applications accepted for processing from 1 April 2020 until 17 May 2020	HUF 315	HUF 0
Monthly account management fee[19] In the event of credit card applications accepted for processing from 1 April 2019 until 31 March 2020	HUF 326	HUF 0
Monthly account management fee[19] In the event of credit card applications accepted for processing from 16 February 2018 to 31 March 2019	HUF 334	HUF 0
Monthly account management fee[19] In the event of credit card applications accepted for processing between 9 January 2017 and 15 April 2018	HUF 343	HUF 0
Monthly account management fee[19] *In the event of credit card applications accepted for processing between 1 January 2016 and 8 January 2017*	HUF 343	HUF 0
Monthly account management fee[19] In the event of credit card applications accepted for processing until 31 December 2015	HUF 236	HUF 0
Monthly account management fee (supplementary card)[19] In the event of credit card applications accepted for processing from January 1, 2021	HUF 0	HUF 0
Monthly account management fee (supplementary card)[19] In the event of credit card applications accepted for processing from November 2, 2020 until 31 December 2020	HUF 315	HUF 0
Monthly account management fee (supplementary card)[19] In the event of credit card applications accepted for processing from May 18, 2020 until 1 November 2020	HUF 315	not be applied for
Fee for repayment by postal cheque[22]	HUF 590/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 46/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 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] The service terminated on February 01, 2022.	HUF 481
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
Watchdog service	See Retail Electronic Channel Services Announcement

FEES, COMMISSIONS

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,
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

REFERENCES

[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 until 31 December 2020: For Private Banking Customers the issuance fee and annual card fee of the main card is 14.900 HUF, 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 19.900 HUF, 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.

For applications from 1 January 2021: Erste Platinum Credit Card main card issuance fee and annual card fee for Private Banking customers for the period of the promotion HUF 14,900. Erste Platinum Credit Card companion card issuance fee and annual card fee for Private Banking Erste Platinum Credit Card main card issuance fee and annual card fee for Erste World customers for the period of the promotion HUF 19,900. Erste Platinum Credit Card companion card issuance fee and annual card fee for Erste World customers HUF 9.900 for the promotion period. For applications from 8 February 2021: The promotional issuance and annual fee is valid for the affected customers as long as they qualify as Private Banking or Erste World customers. If the Private Banking or Erste World status of the affected customers ceases, the discounts related to the credit card account and credit cards will cease to exist due to the status of Private Banking or Erste World on the date of termination. The promotion is on January 1, 2021 and December 31, 2022. valid for new applications received between, which the Bank is entitled to extend.

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 available 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 Internet banking and mobile application services 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, Internet banking/ Mobile application services or API, 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 31 March 2023. 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.

For new credit card applications accepted by Erste Bank's on-site venue premises (at airports, in certain malls) between 01.07.2021 and 31.12.2021, the Bank waives the account management fee for 3 months from the date of the provision of the credit limit.

Form of waiver: reimbursement on credit card account. Credit card main cards requested by changing the cardholder's existing Erste Bank credit card type or merging the credit cards issued by two existing Erste Banks are not regarded as new credit card applications.

20 The service terminated on February 01, 2022.

21 Card Alert SMS service was terminated on 01. 07. 2021.

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 Mastercard 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. The Payment Request Service will not be available until the development of the George Web and George App internet banking and mobile applications expected by 31.12.2022.

Individual HUF orders	**Final cut-off time (closing time)**	**Value date of debiting**	**Date of execution**
Transfer in Erste Internet banking, mobile application services/API outside the Bank	16:30	T	T
Transfer in Erste Internet banking, mobile application services/API outside the bank	18:00	T	T
Transfer in Internet banking, mobile application services/API outside / inside the bank	16:00	T	T
Transfer in Internet banking, mobile application services 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 Internet banking, mobile application services, API, 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 Internet banking, mobile application services, 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).

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 TeleBank service 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 free of charge.

	TeleBank	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 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 limit: HUF 500,000 / 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 HUF 199	Immediate
Invoice payment through Erste MobilePay service	HUF 155 + 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 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.

***** Fee is charged on top of the card annual fee. 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. Service will be unavailable from February 1, 2022.

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

Designation of the package	Smart package	Comfort package	Comfort Plus package	Due date
Monthly fee	HUF 299	HUF 990	HUF 1590	on the billing date
Fee for changing package **	HUF 3990	HUF 3990	HUF 3990	on the billing date
Available	from April 01, 2022	from April 01, 2019	from April 01, 2019	-

* WIZZ AIR Credit Card Smart, Comfort and Comfort Plus Package services can be purchased for a monthly fee with 1-year loyalty period. The Wizz Air Credit Card Programme Terms of Travel Points Collection Program apply to the setup, exchange and cancellation of the Package Service. The fee for which the Package can be bought is due on the billing date of the following settlement period.

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

Upon the expiry of the 1-year loyalty period associated with the Package, the loyalty period shall renew if the relevant Package 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 Package or cancels of the renewal of the Package or the relevant Package is no longer for sale, the Wizz Air Credit Card will continue to exist without a Package service. The cancellation of the Package, the cancellation of the renewal of the Package is possible as defined in the Wizz Air Credit Card Programme Terms of Travel Points Collection Program.

No welcome points are awarded for changing a Package.

The Wizz Air Credit Card Programme Terms of Travel Points Collection Program include a comprehensive description of the Smart, Comfort and Comfort Plus Packages.

ERSTE MAX CREDIT CARD PACKAGE OFFERS

Package	Package offer	Available	Application conditions
Baby Expecting package*	The Bank will grant the Credit Card Account Holder a 10% purchase refund in the form of Erste Forints for purchase transactions made with the Erste Max Baby Expecting Credit Card up to a maximum of HUF 10,000 within 1 year of the entry into force of the credit card agreement, after card purchases debited to the Credit Card Account, if they have been made domestically at the following merchants: Brendon babaáruházak, Mini-Manó Kft, Babaszafari Bababolt Elefáni Babadiszkont, Mamas & Papas and comply with the terms and conditions set out in the Erste Max Credit Card Program Terms and Conditions.	from 02.08.2021	Baby Expecting Package is available for new Erste Max Credit Card applications when application is made together with Baby Loan (Babaváró hitel) or for the Erste Max Credit Card applied for within 6 months of the Babaváró loan being disbursed at a branch.
SZK Plus package*	At present there is no promotion associated to the package	from 26.11.2021	The package is available for new Erste Max Credit Card applications when application is made together with MOST or MOST Hűség Personal Loan or requested within 6 months after disbursement of the MOST and MOST Hűség Personal Loan at a branch, at Erste Bank direct sales agents (mobile bankers) and venue premises.

Package	Package offer	Available	Application conditions
Home package**	After purchase transactions made with the Erste Max Home Credit Card, the Bank gives the Account Holder a 10% purchase refund in the form of Erste Forints up to a maximum value of 30,000 Erste Forints within 1 year after the credit card contract came into force for card purchases debited to the Credit Card account, which are Home and/or DIY and Garden were executed at a retailer and at the time of purchase, the Account Holder had the Home and/or DIY and Garden priority category set for the card requested in the Home package. Furthermore, they meet the conditions specified in the Conditions of Participation of the Erste Max Credit Card Program.	from 01.08.2022	The Home package can only be requested for an Erste Max Credit Card applied for at a bank branch, with a mortgage loan*** or within 6 months of the mortgage loan being disbursed.

* The Bank also calls the Erste Max Credit Card requested with the Baby Expecting Package as the Erste Max Baby Expecting Credit Card.

** The Bank also calls the Erste Max Credit Card requested with the Home Package as the Erste Max Home Credit Card.

***The Home package is available for the following mortgage loans: Piaci kamatozású lakáscélú hitelek, Áthidaló hitel, Minősített Fogyasztóbarát lakáshitel, NHP Zöld Otthon Hitel, Többgyermekes családok zöld otthonteremtési kamattámogatott hitele, Többgyermekes családok otthonteremtési kamattámogatott lakáshitele, Otthonfelújítási kölcsön

A full description of the packages is provided in the Erste Max Credit Card Program Terms and Conditions.

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 FOR FOREIGN CURRENCY TRANSFERS TO CREDIT ACCOUNT

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)

MERCHANT CREDITS

From 31.03.2023, the Bank will take into account merchant credits as repayments.

CARD UNBLOCK NOTIFICATIONS

The bank will send a notification about the card blocking initiated by the bank. The bank will also send a notification about the unblocking of these cards as follows:

	Available	Phone number	Format
Card unlock notification	From 30.07.2022	Phone number associated with an online purchase verification code service	SMS
Card block notification	Available		SMS

CREDIT CARD INTEREST RATES, APR

1. Loan interest for Erste and Wizz Air Credit Cards

Monthly loan interest for credit card applications accepted between 1 August 2022 and 31 December 2022				
Minimum loan amount upon approval (Ft)	Maximum loan amount upon approval (Ft)	Monthly loan interest	APR[8]	Monthly default Interest
150 000	190 000	2,58%	42,89%	3,74%
200 000	290 000	2,69%	42,89%	3,74%
300 000	390 000	2,80%	42,90%	3,74%
400 000	490 000	2,86%	42,98%	3,74%
500 000	740 000	2,89%	42,93%	3,74%
750 000	990 000	2,93%	42,87%	3,74%
1 000 000	1 240 000	2,96%	43,00%	3,74%
1 250 000	1 490 000	2,97%	42,95%	3,74%
1 500 000	3 500 000	2,98%	42,97%	3,74%

Monthly loan interest for credit card applications accepted between 1 January 2022 and 31 July 2022				
Minimum loan amount upon approval (Ft)	Maximum loan amount upon approval (Ft)	Monthly loan interest	APR[8]	Monthly default Interest
150 000	190 000	2,40%	39,98%	3,42%
200 000	290 000	2,51%	39,97%	3,42%
300 000	390 000	2,62%	39,96%	3,42%
400 000	490 000	2,67%	39,87%	3,42%
500 000	740 000	2,71%	39,98%	3,42%
750 000	990 000	2,75%	39,92%	3,42%
1 000 000	1 240 000	2,77%	39,88%	3,42%
1 250 000	1 490 000	2,79%	39,99%	3,42%
1 500 000	3 500 000	2,79%	39,85%	3,42%

For new Credit Card main card applications accepted between 01.07.2021 and 31.12.2021, the monthly loan rate shall be 0%, up to the first billing date after the 6th month following the date on which the credit limit is made available: 0%, the monthly loan rate from the following period:

Monthly loan interest for credit card applications accepted between 1 July 2021 and 31 December 2021				
Minimum loan amount upon approval (Ft)	Maximum loan amount upon approval (Ft)	Monthly loan interest	APR[8]	Monthly default Interest
150 000	190 000	2,37%	39,50%	3,30%
200 000	290 000	2,48%	39,49%	3,30%
300 000	390 000	2,59%	39,48%	3,30%
400 000	490 000	2,65%	39,55%	3,30%
500 000	740 000	2,68%	39,50%	3,30%
750 000	990 000	2,73%	39,59%	3,30%
1 000 000	1 240 000	2,75%	39,56%	3,30%
1 250 000	1 490 000	2,76%	39,50%	3,30%
1 500 000	3 500 000	2,77%	39,52%	3,30%

Monthly loan interest for credit card applications accepted between 1 January 2021 and 30 June 2021 until 10.07.2021			
Minimum loan amount upon approval (Ft)	Maximum loan amount upon approval (Ft)	Monthly loan interest	
150 000	190 000	0%	
200 000	290 000	0%	
300 000	390 000	0%	
400 000	490 000	0%	
500 000	740 000	0%	
750 000	990 000	0%	
1 000 000	1 240 000	0%	
1 250 000	1 490 000	0%	
1 500 000	3 500 000	0%	
Monthly loan interest for credit card applications accepted between 1 January 2021 and 30 June 2021 from 11.07.2021			
Minimum loan amount upon approval (Ft)	Maximum loan amount upon approval (Ft)	Monthly loan interest	APR[8]
150 000	190 000	2,37%	39,50%
200 000	290 000	2,48%	39,49%
300 000	390 000	2,59%	39,48%
400 000	490 000	2,65%	39,55%
500 000	740 000	2,68%	39,50%
750 000	990 000	2,73%	39,59%
1 000 000	1 240 000	2,75%	39,56%
1 250 000	1 490 000	2,76%	39,50%
1 500 000	3 500 000	2,77%	39,52%

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 approval	Maximum Minimum credit limit (HUF) upon approval	Interest on the overdraft facility per month	Promotional APR[8]
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	3 500 000	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	3 500 000	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	3 500 000	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	3 500 000	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	3 500 000	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	3 500 000	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	3 500 000	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	3 500 000	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	Maximum Minimum	Interest on the overdraft	THM[8]

approval	credit limit (HUF) upon approval	facility per month	
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	3 500 000	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%

2. APR for Erste and Wizz Air credit cards

APR	**APR value**
APR[8] For credit card applications accepted from August 1, 2022 until December 31, 2022	42,17%
APR[8] For credit card applications accepted from January 1, 2022 until July 31, 2022	39,25%
APR[8] For credit card applications accepted from January 1, 2021 until December 31, 2021	38,76%
Promotion APR[8] *In the event of credit card applications accepted for processing between 18 May 2020 and 31 December 2020 valid between 18.05.2020-10.01.2021.*	in the event of *credit card applications accepted for processing* between 2020.05.18-2020.06.10 2,25% (months taken into account when calculating APR: 8) 2020.06.11-2020.07.10: 2,20% ((months taken into account when calculating APR: 7) 2020.07.11-2020.08.10: 2,15% ((months taken into account when calculating APR: 6) 2020.08.11-2020.09.10: 2,10% (months taken into account when calculating APR: 5)

	2020.09.11-2020.10.10: 2,05% (months taken into account when calculating APR: 4) 2020.10.11-2020.11.10: 2,00% (months taken into account when calculating APR: 3) 2020.11.11-2020.12.10: 1,95% (months taken into account when calculating APR: 2) 2020.12.11-2020.12.31: 1,90% (months taken into account when calculating APR: 1)
APR[8] *In the event of credit card applications accepted for processing between 18 May 2020 and 31 December 2020 valid from 11 January 2021*	39,08%
APR[8] *In the event of credit card applications accepted for processing from 1 July 2016 until 17 May 2020*	39,4%

3. Loan interest for Erste Platinum Credit Card

Monthly loan interest for Erste Platinum Credit Card applications accepted between January 1, 2022 and October 23, 2022.						
		Platinum PB Credit Card		**Platinum World Credit Card**		**Platinum PB Credit Card and Platinum World Credit Card**
Minimum loan amount upon approval (HUF)	Maximum loan amount upon approval (HUF)	Monthly interest	APR	Monthly interest	APR	Monthly default Interest
150 000	190 000	1,24%	33,07%	1,24%	39,94%	1,89%
200 000	290 000	1,66%	34,89%	1,66%	39,89%	2,52%
300 000	390 000	2,07%	36,71%	2,07%	39,93%	3,14%
400 000	490 000	2,27%	37,59%	2,27%	39,97%	3,42%
500 000	740 000	2,38%	37,97%	2,38%	39,86%	3,42%
750 000	990 000	2,54%	38,71%	2,54%	39,96%	3,42%
1 000 000	1 240 000	2,61%	38,93%	2,61%	39,86%	3,42%
1 250 000	1 490 000	2,66%	39,19%	2,66%	39,93%	3,42%
1 500 000	3 500 000	2,69%	39,32%	2,69%	39,93%	3,42%

For new Credit Card main card applications accepted between 01.07.2021 and 31.12.2021, the monthly loan rate shall be 0%, up to the first billing date after the 6th month following the date on which the credit limit is made available: 0%, the monthly loan rate from the following period:

Monthly loan interest for Erste Platinum Credit Card applications accepted between July 1, 2021 and December 31, 2021.						
		Platinum PB Credit Card		**Platinum World Credit Card**		**Platinum PB Credit Card and Platinum World Credit Card**
Minimum loan amount upon approval (HUF)	Maximum loan amount upon approval (HUF)	Monthly interest	APR	Monthly interest	APR	Monthly default Interest
150 000	190 000	1,20%	32,44%	1,20%	39,28%	3,30%
200 000	390 000	1,60%	33,94%	1,60%	38,90%	3,30%
400 000	1 240 000	2,10%	34,87%	2,10%	37,20%	3,30%
1 250 000	3 500 000	2,60%	38,22%	2,60%	38,96%	3,30%

Monthly loan interest for Erste Platinum Credit Card applications accepted between January 1, 2021 and June 30, 2021. Valid to 10.07.2021:			
		Platinum PB Credit Card	**Platinum World Credit Card**
Minimum loan amount upon approval (HUF)	Maximum loan amount upon approval (HUF)	Monthly interest	Monthly interest
150 000	3 500 000	0%	0%

Monthly loan interest for Erste Platinum Credit Card applications accepted between January 1, 2021 and June 30, 2021. Valid from 11.07.2021					
		Platinum PB Credit Card		**Platinum World Credit Card**	
Minimum loan amount upon approval (HUF)	Maximum loan amount upon approval (HUF)	Monthly interest	APR	Monthly interest	APR
150 000	190 000	1,20%	32,44%	1,20%	39,28%
200 000	390 000	1,60%	33,94%	1,60%	38,90%
400 000	1 240 000	2,10%	34,87%	2,10%	37,20%
1 250 000	3 500 000	2,60%	38,22%	2,60%	38,96%

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%

4. APR for Erste Platinum Credit Card

APR	**APR value**
APR[8] For credit card applications accepted from January 1, 2022 until October 23, 2022	Platinum PB Credit Card: 34,85% Platinum World Credit Card: 37,35%
APR[8] For credit card applications accepted from January 1, 2021 until December 31, 2021	Platinum PB Credit Card: 27,58% Platinum World Credit Card: 29,95%
Promotiona APR[8] *In the event of credit card applications accepted for processing between 02 November 2020 and 31 December 2020 valid between 02.11.2020-10.01.2021.*	0% 2020.11.02-2020.11.10: months taken into account when calculating APR: 3 2020.11.11-2020.12.10: months taken into account when calculating APR: 2 2020.12.11-2020.12.31: months taken into account when calculating APR: 1
APR[8] *In the event of credit card applications accepted for processing between 02 November 2020 and 31 December 2020 valid from 11 January 2021*	26,97%
APR[8] *In the event of credit card applications accepted for processing from 1 July 2016 until 17 May 2020*	39,4%

REPAYMENT SERVICES IN RELATION TO CREDIT CARDS

	Erste EasyPay	Easy Repayment	Extra Easy Repayment, Initial Easy Repayment	Privilegium "X" Initial Easy Repayment	Wizz Air Comfort Easy Repayment
Scope of transactions	The lowest amount of purchases in respect of which Easy Repayment is available: HUF 20,000[1]	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]
Application channel[17]	George WEB and George APP: One single Erste Easypay can be applied only for one purchase transactions.	**TeleBank:** One single Easy Repayment can be applied also for multiple purchase or cash withdrawal transactions.	TeleBank	TeleBank	TeleBank
Term	3,6,12,24 month	6-60 months	6-10 months	6-10 months	6 months
Interest on the overdraft facility per month[3]	for repayments used between 2022.05.18.-2022.08.31. 0,992% for repayments used from 2022.09.01. 1,158%[14]	2.492%	0%	0%	0%
Aggregate Percentage Rate (Reference APR)	for repayments used between 2022.05.18.-2022.08.31. 12,68% for repayments used from 2022.09.01. 14,93%[15]	34.36%	0%[12]	0%[12]	0%[11]

	Automatic Easy Repayment[2]	Instant Easy Repayment[2]	Loan on Phone[2] for credit card contracts signed before 19.03.2020	Loan on Phone[2] for credit card contracts signed from 19.03.2020.
Scope of transactions	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[17]	TeleBank	POS/VPOS terminal	TeleBank	TeleBank
Term	6-60 months	3-12 months	6-60 months	7-72 months
Interest on the overdraft facility per month[3]	2.492%	for repayments used until 2020.10.31 0,990% 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%[7]	APR for repayments used until 2020.10.31 12,55% for repayments used from 2020.11.01- 34,36%[13]	35,49%[8]	Promotional APR with interest rate valid until l 2021.01.11:: 5,75% Promotional APR with interest from 2021.01.12: 34,36%[8]

Fees of instalment payment services in relation to credit cards	
Erste EasyPay booking fee	HUF 490[16]
Loan on Phone opening fee	For credit card contracts signed before 2020.03.19: 1.09% of the amount drawn down, minimum HUF 3,545, maximum HUF 11,817. 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 3,545, maximum HUF 11,817.
Fee payable for partial prepayment in relation to Easy Repayment, Extra Easy Repayment, Initial Easy Repayment, Privilegium "X" Initial Easy Repayment, Erste EasyPay 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, Initial Easy Repayment, Privilegium "X" Initial Easy Repayment, Erste EasyPay 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	HUF 0

The Ertse EasyPay booking fee is charged for each use in the case of the Erste EasyPay scheme specified in the General Terms and Conditions of the Retail Credit Card.

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, except Erste EasyPay.

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 minimum 3545 HUF, maximum 11 817 HUF 0% of the amount drawn down for credit card contracts valid from 2020.03.19 from until 2020.12.31). 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 Package.

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 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.

14 Erste Easypay interest rate is 0% as a promotion if the transaction is not over 50.000 HUF and the installment duration is 3 month. Promotion period is between 18th May 2022 and 20th September 2022. Erste Easypay interest rate is 0% as a promotion if the transaction is not over 100.000 HUF and the installment duration is 3 month. Promotion period is between 21st September 2022 and 31st December 2022.

15 The Aggregate Percentage Rate has been determined based on HUF 500,000 loan with 2 years term at 1,158% 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.

16 Erste EasyPay booking fee is 0 HUF from 18th May 2022 until withdrawn.

CREDIT CARD TRANSITIONAL AND PERMANENT PAYMENT FACILITIES

The bank introduces VI. of the General Terms and Conditions of the Retail Credit Card. Credit Card Payment Facilitations specified in chapter.

The purpose of credit card temporary and permanent payment facilitation is to provide assistance to Credit Card Account Holders with temporary or permanent payment difficulties.

Erste Bank's Retail Credit Card General Terms and Conditions VI. all payment facilitation options included in the call for proposals available on its website and can provide it to the Main Card holder in accordance with its own credit assessment and other internal regulations.

	"Átmeneti könnyítés Fizetési halasztás"	**"Átmeneti könnyítés Mérsékelt összeg fizetése"**	**"Tartós könnyítés Végleges mérsékelt összeg fizetése"**
Payment deferral period	4 consecutive accounting periods	6 consecutive accounting periods	It is final, the debt lasts until it is repaid
Start of payment deferral	the next deadline from the date of approval of the application	the next deadline from the date of approval of the application	the next deadline from the date of approval of the application
Credit card account monthly interest and monthly late interest during payment deferral	0%	0%	0,999%
Monthly interest and monthly late interest for installment payment services related to credit card accounts during the payment	0%	0%	Installment payment services will be discontinued.

deferral period			
Fees charged during payment deferral (1)	0 Ft	0Ft	0 Ft
During the payment deferral period, the minimum amount to be paid (1):	0% of rescheduled debt.	2.5% of the rescheduled debt is a fixed amount.	2.5% of the rescheduled debt is a fixed amount.
Grace period	-	21 calendar days	21 calendar days
Status of cards belonging to a credit account during the payment facilitation period	are locked	are locked	are locked and then terminated a „Tartós könnyítés Végleges mérsékelt összeg fizetése" after the deadline set on the basis of the contract
Credit account status during the payment facilitation period	are locked	are locked	will be locked and then terminated a „Tartós könnyítés Végleges mérsékelt összeg fizetése" after the deadline set on the basis of the contract

(1) With the exception of the payment protection insurance fee, which does not exceed the fixed amount of the minimum payable amount.

ANNOUNCEMENTS BEFORE 1 JANUARY 2022

Published on December 31, 2021

The Bank publishes the new terms and conditions of the Erste Max, Wizz Air and Erste Platinum Credit Cards sold from 01.01.2022.

Published on December 3, 2021:

From 1 February 2022, the Bank will terminate MobilePay contactless payment (NFC) service and make GooglePay service available instead.

Published on November 26, 2021:

The Bank publishes the terms and conditions of the Erste Max Credit Card with SZK Plus package that can be applied for together with Personal Loan application.

Published on November 16, 2021:

Due to the termination of Erste NetBank service:
- Amendment of the Announcement that the Payment Request Service and the application of the Credit Card Installment Payment Services will not be available until the development of the George Web and George App internet banking and mobile applications expected by 31.12.2022.
- Deletion of the services provided by Netbank from the Announcement.

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 July 30, 2021:

The Bank publishes the terms and conditions of the Erste Max Baby Expecting Credit Card (Erste Max Credit Card with Baby Expecting Package) that can be applied for together with the Babaváró hitel (Baby Loan).

Published June 30th, 2021

The Bank publishes the new terms and conditions of the Erste Max, Wizz Air and Erste Platinum Credit Cards sold from 01.07.2021.

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 5th, 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. The Bank publishes the conditions for credit cards contracts accepted from 01.04.2021.

Published January 29th, 2021:
From 1 April 2021, the Bank increases the fees related to the credit card credit account, credit card installment services/repayment facilities, and other fees for credit cards will also be increased by 3.3% due to the change in the consumer price index established by the Central Statistical Office for year 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 December 30th, 2020

The Bank publishes the new terms and conditions of the Erste Max, Wizz Air and Erste Platinum Credit Cards sold from 01.01.2021.

From 01.01.2021, the credit card limit increase is again available for all credit cards.

Published December 17th, 2020

From 17.12.2020, the Bank will maximize the term of the Instant Easy Repayment service related to the credit cards 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 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 card contracts 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 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 transactions 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 package 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.