

**AMENDED AND RESTATED TERMS OF THE TRAVEL POINT COLLECTION PROGRAM
RELATED TO THE CO-BRANDED BANK CARDS OF WIZZ AIR AND ERSTE BANK**

The terms of the travel point collection program (“**Terms of Point Collection**”) offered in relation to the co-branded Wizz Air MasterCard Standard Credit Card of Wizz Air Hungary Kft. (hereinafter: “**Wizz Air**”) and ERSTE BANK HUNGARY ZRT. (hereinafter: “**Bank**”) contain provisions applicable to the travel point collection program related to the Wizz Air Cards described above.

1. TERMS

Co-branded Cards:

The credit card issued by the Bank in the framework of the cooperation between Wizz Air and the Bank, owned by the Bank and bearing the trademarks of Wizz Air, the Bank and MasterCard International (Wizz Air Credit Card).

Card Holder:

A private person for whom the Bank issues a Wizz Air Credit Card that is, the Main Card Holder and the Holder(s) of Add-on Cards.

Purchase transaction:

The transactions listed below, executed using a Wizz Air Credit Card are deemed purchase transactions:

- payment for goods and services at card accepting merchants using a POS terminal (card acceptance device) or another method
- payment for goods and services online
- topping up mobile telephone account balances at ATM-s offering this service.

A transaction will be deemed a purchase type transaction only if the merchant or bank accepting a Wizz Air Credit Card designates the same as such, thus betting /gambling type transactions executed at a merchant’s POS terminal or online, cash withdrawal transactions as well as interest and fee amounts debited will not be deemed purchase transactions.

Wizz Air services/fees:

- air ticket sales;
- baggage fee;
- administration fee
- airport check-in fee
- sports equipment fee
- name change fee;
- amendment fee;
- assigned seat fee
- priority boarding fee
- SMS confirmation fee
- infant fee
- on-time guarantee fee
- Wizz Flex fee

- transfer by bus
- travel insurance

Travel Point Collection Program:

A point collection program attaching to the use of Wizz Air Credit Cards, the rules of which are contained in these Terms of Point Collection.

Point:

A Point earned in the Travel Point Collection Program.

Points Earned:

The total number of points credited by the Bank on the Main Card Holder’s point collection account on each 100 (one hundred) Forints spent on purchases executed using a Wizz Air Credit Card. The HUF amount is the amount debited by the Bank on the credit account on the use of the Wizz Air Credit Card referred to in this point. In addition, all Welcome Points credited to the Main Card Holder for a new Wizz Air Credit Card and the total of the Wizz Air Referral Program Points are also considered as Points Earned.

Basis for Earning Points:

Wizz Air Credit Card: The total sum of purchase transactions accounted in a given settlement period, on which the Bank calculates Points Earned. Basis for Earning Points contains also those purchase transactions accounted a given settlement period, for which the Bank does not credit Points in accordance with section 3.B.

Package	Wizz Air Credit Card (without Package)	Smart Package	Comfort Package	Comfort Plus Package
<u>Basis for Earning Points</u>	up to HUF 250,000 per month, but not more than the amount of the credit line	up to HUF 250,000 per month, but not more than the amount of the credit line	up to HUF 450,000 per month, but not more than the amount of the credit line	up to HUF 650,000 per month, but not more than the amount of the credit line

A Card Holder may earn points in a settlement period on purchases up to the total sums referred to above. If, in a given settlement period, the total sum of purchase transactions debited on the credit account exceeds the sum of the Basis for earning points as defined above, Points are earned on Purchase transactions debited on earlier dates. The Basis for earning points is to be understood as attaching to accounts, that is, it jointly relates to a Main Card and the relevant Add-on Cards.

Wizz account: A customer account generated in the system of Wizz Air, on which Wizz Air also maintains the Wizz Air balance, which serves for the payment of Wizz Air services/fees.

Wizz account number:

A ten-digit identifier provided by Wizz Air after registration on the website of Wizz Air (wizzair.com, myWizz menu point), attaching to the Wizz account.

Wizz user name:

The identifier provided in the course of registration on the website of Wizz Air (wizzair.com, myWizz menu point).

Redemption of Points:

The transformation of the Points Earned into Wizz Air balance. Wizz Air services/fees can be purchased or paid to the debit of the Wizz Air balance, but Points may not be used for this purpose.

As of 1 April 2019, the Points Earned accumulated in Erste internetbanking, mobile application service will be automatically transferred to the Wizz account on each banking day. The Main Card Holder can also initiate Point Redemption on days when no automatic point redemption is made.

Wizz Air balance:

The description of Points transferred by the Bank to Wizz Air, following their accounting in the system of Wizz Air, expressed in forints as the “Wizz Air balance”.

George: Internetbanking and mobile application service

George web service: Internetbanking service

George App service: Mobile application service

2. PARTICIPATION IN THE TRAVEL POINT COLLECTION PROGRAM

2.1. Under the cooperation existing between Wizz Air and the Bank, a Card Holder requests, by submitting a Credit Card Application Form and the documents required for application to the Bank, the issuance of a Wizz Air Credit Card by the Bank. At the same time, the Card Holder accepts these Terms of Point Collection as binding on him/her.

2.2. Points may be collected using the Wizz Air Credit Cards under the terms set out below if the Card Holder holds an active Wizz Air Credit Card.

3. COLLECTION OF POINTS

3.A. Welcome Points:

3.A.1. The Bank credits 10,000 Welcome Points for the Main Card Holder of his/her new Wizz Air Credit Card approved by the Bank, on the Main Card Holder’s Point collection account.

3.A.2. The Bank awards Welcome Points if the Main Card Holder provides his/her mobile telephone number and email address on the Credit Card Application Form so that Erste Bank can contact him/her at these particulars, by phone, in a text message, email message and internet banking service regarding its products and services, applies for Erste internet banking service and e-statements or registers at the website of Wizz Air and has recorded his/her Wizz account number in the Erste NetBank within 60 days following the approval of the main card of the Wizz Air Credit Card, and uses the card for a purchase

transaction at least on one occasion within 60 days following the approval of the card by the Bank. The purchase transaction shall be accounted during this period. The date of entry into force of the Credit Card Agreement indicated in the Wizz Air Credit Card Main Card Confirmation Letter on Credit Card Agreement/Confirmation of Acceptance of Credit Card and Related Services Application Letter shall be deemed to be the date of Wizz Air Credit Card approval. Welcome Points will be credited within three weeks after the accounting of the purchase transaction if the condition described above is met. The Bank only awards Welcome Points in respect of applications for a Wizz Air Credit Card Main Card but not regarding applications for Add-on Cards.

3.A.3. If a Wizz Air Credit Card (Main Card) is terminated by the Main Card Holder within twelve (12) months from its issuance, the Bank will be entitled to withdraw the discount granted in the form of Welcome Points by debiting the Main Card Holder's credit account with a sum equivalent to the Welcome Points.

3.A.4. If a Card Holder as Main Card Holder holds a Wizz Air Credit Card and terminates such card within eighteen (18) months following the date of application and, in turn, applies for a new Wizz Air Credit Card as Main Card Holder within twelve (12) months following such termination, he/she will not be entitled to Welcome Points on the new credit card and no other ad hoc promotions regarding application will be valid for the new credit card.

3.A.5. The Bank does not regard as a new Card Application, if a Card Holder applies for a Wizz Air Credit Card by changing the type of an existing Erste Credit Card or by merging two existing of Erste Credit Cards, therefore the Main Card Holder will not be entitled to Welcome Points on new credit cards.

3.B. POINT COLLECTION

3.B.1. Cardholders earn Points on Purchase transactions executed using Wizz Air Credit Cards, with the following exceptions: Points may be earned only on Purchase transactions; Points are not credited on transactions other than purchase transactions.

Basic Points –in respect of all Wizz Air Credit Cards (Main Cards):

- **One (1) Point is earned on each sum of 100 forints (HUF 100) spent in the course of domestic and foreign purchases made (accounted) in a monthly settlement period.**
- **Two (2) Points are earned on each sum of 100 forints (HUF 100) spent on paying for Wizz Air services /settling fees using directly¹ a Wizz Air Credit Card on the website or via the telephone customer service of Wizz Air.**
- **Only whole Points may be earned as the Bank does not account for fractions of points. Points are accounted as the whole part of the sum received after dividing the amount of a Purchase with one hundred forints (HUF 100).**

¹ Indirect transaction eg. the Purchase was made **not** directly with a Wizz Air Credit Card but with a Wizz An Erste Max Credit Card registered in Curve and the Purchase was made via Curve).

- Points are also earned on domestic and foreign purchases made by the holder of Add-on Cards, accounted by the Bank on the Main Card Holder's Point Collection Account.

3.B.2. The Bank does not credit Points for the following transactions executed by a Card Holder using a Wizz Air Credit Card:

- Purchase transactions for the purchase of financial instruments traded on the stock exchange and in the OTC market, thus securities, stock exchange indices, goods traded on the commodities' market (e.g. gold, oil etc.), foreign exchange;
- Fees and interest charged by the Bank;
- Cash withdrawal type transactions (eg. Transferwise, Revolut);
- Betting/gambling type transactions executed at a merchant partner's POS terminal or via the internet;
- Purchase transactions executed in excess of the amount of the Basis for Earning Points;
- Funds transfer transactions executed using a Wizz Air Credit Card, via the Erste MobilePay service;
- Direct debit orders executed to the debit of a Wizz Air Credit Card settlement account;
- Ad hoc HUF transfers executed to the debit of a Wizz Air Credit Card settlement account and
- Any type of postal transaction or service and merchandise transaction provided by another financial institution (eg Revolut) paid using a Wizz Air Credit Card.

3.B.3. Regarding Wizz Air Credit Cards, Points are earned only on purchase transactions executed against the Basis for Earning Points, thus, in crediting Points, the Bank will not consider purchase transactions accounted in excess of the Basis for Earning Points or to the debit of a credit account exceeded in respect of a credit line lower than the Basis for Earning Points.

3.B.4. Regarding Wizz Air Credit Cards the Card Holder is entitled to earn Points in a given settlement period on Purchase transactions having a maximum combined value of HUF 250,000 (or the amount of the Promotional Bundle's Point Collection Basis selected by the Main Cardholder described in Section 7) or if the amount of the credit line is lower, a combined value equivalent to the sum of the credit line times one. If in a given settlement period, the total sum of Purchase transactions debited on the credit account exceeds the sum of the Basis for Earning Points defined above, the Bank grants Points on Purchase transactions debited on earlier dates. In force: as of 1 February 2019.

3.B.5. Purchase Transactions executed using Add-on Cards are also taken into account in respect of the Main Card Holder's Basis for Earning Points, considering that a separate Basis for Earning Points is not attached to an Add-on Card.

3.B.6. The Basis for Earning Points is to be understood as an aggregate for domestic and foreign purchases and purchases paid using a Wizz Air Credit Card on the website or via the telephone customer service of Wizz Air.

3.B.7. If, regarding goods or services paid using a Wizz Air Credit Card, the goods are returned or a sum is credited as adjustment due to a duplicate transaction after the accounting of the transaction and the sum of the Purchase transaction is credited on the Credit Account, the Bank does not grant Points on such transaction. If Points have been credited, the Bank is entitled to delete the Points already credited. **Regarding goods returned or amounts credited with the purpose of correcting a duplicate transaction, the Card Holder is responsible for reporting such transaction to the Bank.** If the Card Holder fails to

report the transaction(s) described above to the Bank, such failure shall be deemed a wilful breach of contract on the part of the Card Holder which entitles the Bank to terminate the Bank Card or the Credit Card agreement.

3.B.8. The Bank sends the Main Card Holder reports on the Points earned using the Wizz Air Credit Card on a monthly basis, as part of the Credit Card account statement.

3.B.9. The Points earned using Wizz Air Credit Cards are available for viewing per purchase and in the aggregate in Erste internetbanking or mobile application service after logging in as required by the Bank. The Customer Service or branches of the Bank cannot provide information regarding Points earned.

3.B.10. Complaints regarding Points credited are investigated in the authority of the Bank, in accordance with the rules of procedure of the Bank. The systems of the Bank shall be decisive in determining whether a complaint is justified or not.

3.B.11. The Bank credits points earned on purchases on the Main Card Holder's Point Collection Account on the date the transaction is accounted.

3.B.12. Travel agencies or tour operators may not accumulate Points on Purchase transactions – including the purchase of Wizz Air services – whereby they purchase services for their customers using a Wizz Air Credit Card. Regarding such transactions the points to be credited on transactions will be deleted without a notice to that effect.

3.B.13. Wizz Air and the Bank may announce additional opportunities for earning Points in the form of promotions.

3.B.14. Regarding a Wizz Air Credit Card applied for via the combination of the Card Holder's two existing credit cards issued by Erste Bank, the balance carried over from the replaced/cancelled credit card issued by Erste Bank onto the Wizz Air Credit Card shall not be deemed purchase, thus no Wizz Air points are credited on the balance carried over.

3.B.15. Erste Bank does not credit Wizz Air points on the days when the Main Card Holder Customer holding an Erste Max Credit Card owes an overdue debt to Erste Bank as a result of a credit card.

3. B. 16. The Bank will only provide Wizz Air points for purchase transactions that have been paid by Erste Wizz Air credit card. The Bank is not responsible for any technical problems or other technical reasons that may occur with the acquiring bank or international card company and the cardholder is not able to pay a specific purchase by Erste Wizz Air credit card. If, for whatever reason, the purchase transaction is not paid by Erste Wizz Air credit card, the Bank will not provide Wizz Air points.

4. WIZZ AIR REGISTRATION, SERVICE ACTIVATION IN GEORGE, TRANSFER OF COLLECTED POINTS TO WIZZ AIR

4.1. The activation of the Points Collection Service in the Erste internetbanking or mobile application service (George) is a condition of the transfer of the collected points to Wizz Air and the setting up of the WIZZ Discount Club membership.

4.2. The Points Collection Service is activated by entering the Main Cardholder's e-mail address in Erste internetbanking or mobile application service. The e-mail address given at the time of activation must be the same as the e-mail address provided during Wizz Air registration. The Main Cardholder must enter only His/Her email address. To provide the correct e-mail address is the responsibility of the Main Cardholder. The Bank disclaims all liability for any damage to the cardholder due to an incorrect e-mail address provided by the Cardholder, including the case where the Main Cardholder knowingly enters the email address of another person when activating the service, which the Bank considers to be a serious breach of contract.

4.3. If the Wizz Air Main Cardholder has already registered at www.wizzair.com and has a Wizz account number there is no further action regarding registration and activation of the service.

4.4. If the Wizz Air Main Cardholder is has not registered on www.wizzair.com and does not have a Wizz account number, the Bank forwards its e-mail address to Wizz Air once the service has been activated. Wizz Air begins the registration of the Main Cardholder on www.wizzair.com using the e-mail address provided. Wizz Air notifies the Main Cardholder by e-mail of the registration initiated, providing the Main Cardholder's access code and requesting the registration to be finalised by entering the details of the Main Cardholder.

4.5. Points earned through purchases are collected independently of the activation of the service.

4.6. To inquire and redeem Wizz Air points (transmission of points to Wizz Air) is possible after activation of the service.

For Credit Cards approved after April 1st, 2019: In case service is not activated, points collected are deleted after 6 months from credit card approval and then in the absence of activation of the service, every 6 months thereafter.

For Credit Cards approved on or before April 1st, 2019: In case service is not activated, points collected are deleted on 01/10/2019 and then in the absence of activation of the service, every 6 months thereafter.

In case during these 6 months the Main Cardholder registers at Wizz Air and enters His/Her Wizz Air account number in Erste internetbanking or mobile application service, the points collected and not yet deleted are transferred to Wizz Air – on Cardholder's request.

4.7. In case the Main Cardholder does not complete His/Her Wizz Air registration, Wizz Air does not credit the points transferred by the Bank to the Main Cardholder's Wizz Air account. The point are retained for 6 months and deleted after 6 months from the date the Bank transferred them to Wizz Air.

4.8. The change in the Wizz account number is only permissible in exceptional cases and requires written approval from both the Bank and Wizz Air each time. The modification of the Wizz account number involves the inactivation of the modified Wizz account number in Wizz Air system. If the registration has been finalised during this period, Wizz Air will credit the main card holder's Wizz Air account upon special request from the main card holder.

5. AREAS FOR USING THE POINTS

5.1. The Main Card Holder may use the Points earned for purchasing the Wizz Air services defined in point no. 1. and for settling fees. During its validity period, the Wizz Air balance generated from the Points earned can be used for the purchase of Wizz Air services/the settlement of fees with no time or seasonal constraints.

5.2. Points earned may not be used by travel agencies or tour operators for purchasing Wizz Air services for their customers. Upon use or attempted use for such purpose the Points earned will be deleted without a notice to that effect.

5.3. Points earned may be used as partial amounts, that is, it is possible for a Card Holder to pay a portion of the sum of the booking against a Wizz Air balance and another portion using other means of payment (e.g. bank card payment).

5.4. A Wizz Air balance generated from Points earned may be used upon booking on the wizzair.com web page or using the Wizz Air telephone customer service.

5.5. If a Card Holder intends to book a flight **using his/her Wizz Air balance** on the wizzair.com website, **he/she must log in using his/her Wizz username (e-mail address) and password into his/her Wizz account** (in the myWizz menu point) and start the booking process by selecting the **“Book a seat”** menu point on the home page.

5.6. At the start of the booking process the Card Holder should select “Wizz Account” in the “Summary” window under the “Payment Method” menu point and, upon the completion of booking, the “Wizz Account” option should be selected in the “Payment” step.

5.7. If a Card Holder fails to start the booking process using the method described in points 5.5. and 5.6 but pays the sum thereof using a Wizz Air Credit Card or other means, it will not be possible to subsequently credit Points or the Wizz Air balance and to adjust the amount of the booking with the corresponding amount.

5.8. WIZZ Discount Club Membership

5.8.1. for new Wizz Air Credit Card (Main card) applications made until 31.03.2022

For new Wizz Air Credit Card (Main card) applications submitted until 31.03.2022, the Bank will automatically grant WIZZ Discount Club membership to the Wizz Air Credit Card if the Wizz Air Credit Card (Main card) application is approved until 31.03.2022 and the Main Card Holder activates the Points Collection Service until 31.03.2022 by entering his/her e-mail address in Erste Internetbanking or mobile application service (George) as set out in clause 4.2 of these Terms of Participation. The WIZZ Discount Club membership is set for 1 year and does not renew automatically at the end of the membership year.

If a Wizz Air Credit Card (Main Card) application is not approved by 31.03.2022 and/or the Main Card Holder does not activate the Points Collection Service by 31.03.2022 as set out in clause 4.2 of these Terms and Conditions, the Bank will provide Wizz Discount Club membership in case of Smart, Comfort, Comfort Plus packages as detailed in clause 7.2 of this document.

5.8.2. for new Wizz Air Credit Card (Main card) applications from 01.04.2022

In case of new Wizz Air Credit Card (main card) applications made from 01.04.2022, the Bank will provide WIZZ Discount Club membership in case of Smart, Comfort, Comfort Plus packages as detailed in section 7.2 of this document.

5.8.3. for Main Card Holders with a Wizz Air Credit Card who do not have a Wizz Air loyalty package pursuant to 7.2 from 01.04.2022.

As of 01.04.2022, the Bank will automatically ensure WIZZ Discount Club membership to Main Card Holder customers with Wizz Air Credit Cards until the membership anniversary date expiring between 01.04.2022 and 31.03.2023. On the membership anniversary date, the WIZZ Discount Club membership will not be automatically renewed. Except for customers as defined in 5.8.4.

A(technical) condition for setting up WIZZ Discount Club membership is that the Main Card Holder Customer activates the Points Collection Service as set out in clause 4.2 of these Terms and Conditions by 31.03.2022.

5.8.4. for Main Card Holders with a Wizz Air Credit Card who have a Wizz Air loyalty package pursuant to 7.2. from 01.04.2022

The Bank will automatically ensure WIZZ Discount Club membership to the Main Card Holder customers with Wizz Air loyalty packages as detailed in section 7.2 of this document by setting up the membership and automatically renewing it on the membership anniversary date.

5.8.5. An additional (technical) condition for setting up the WIZZ Discount Club membership is that the Main Card Holder Customer activates the Points Collection Service as set out in clause 4.2 of these Terms and Conditions.

5.8.6. The WIZZ Discount Club membership is a "Standard" membership valid for 1 year. When purchasing Wizz Air tickets WIZZ Discount Club "Standard" membership allows 1 (one) additional person to travel together on a single booking and one of the travellers must have a Wizz Air account with the Wizz Air balance to be used. Therefore, if the Wizz Air Account holder is the Main Card Holder, he/she must be one of the travellers, there is no possibility to book a flight exclusively for the Supplementary Cardholder.

5.8.7. The validity of the WIZZ Discount Club membership can be viewed from 01.04.2022 onwards on George/Loyalty Programs or in the Main Card Holder customer's Wizz Air account (www.wizzair.com).

6. DURATION OF THE POINT COLLECTION PROGRAM. REDEMPTION OF POINTS

6.1. Points may be used in the manner and under the conditions set out in these Terms. The Travel Point Collection Program has an unlimited duration subject to the agreement existing between Wizz Air and the Bank, which may be terminated at any time. The terms of the Travel Point Collection Program may change subject to an agreement between Wizz Air and the Bank or their decision to that effect, that is, Wizz Air and the Bank are entitled to unilaterally amend these Terms in such a case, without a prior notice made to the Card Holder to that effect. The prevailing Terms of Travel Point Collection in force are available for viewing on the webpage of the Bank (www.erstebank.hu).

6.2. Points earned have an identical HUF value, that is, 1 Point = 1 Forint.

6.3. Points may not be redeemed for cash.

6.4. Points earned by the Main Card Holder will be automatically forwarded to Wizz Air as of 1 April 2019, that is, the Bank initiates the exchange of Points earned into a Wizz Air balance on a daily basis (conditions are described in section 4). Following exchange/redemption, the Points redeemed increase the available Wizz Air balance. Wizz Air seeks to credit Points to the Wizz Air balance within 3 business days following the initiation of redemption.

6.5. **On 1 April 2019, all Points** credited by the Bank on the Point collection account of a **Wizz Air Credit Card** Main Card Holder registered on the Wizz Air website, connected with the Erste internetbanking service that is, **holding a Wizz Air account number will be automatically carried over** onto the Wizz Air account and transformed into a balance (conditions are described in section 4).

6.6. Wizz Air exchanges the Points received into forints, transforms them into a so-called “Wizz Air balance” and credits them onto the Wizz account number designated by the Main Card Holder.

6.7. For points received by Wizz Air until 31.03.2022: **A Wizz Air balance is available for use for 12 months following receipt (crediting).** Each Wizz Air partial balance is available for use for 12 months following receipt.

For points received by Wizz Air from 01.04.2022: The Wizz Air balance can be used for 10 months from the date of receipt (crediting). Each Wizz Air instalment balance can be used up to 10 months from the date of receipt.

6.8. Card Holders may submit any possible complaints regarding Points credited and Point redemption to the Bank and may report issues possibly arising in respect of the Wizz Air balance and its use to Wizz Air.

7. Loyalty Packages available to Wizz Air Credit Cards

7.1. In addition to the renewed loyalty program, Erste makes promotional loyalty package offers to its existing customers. The relevant fees are contained in Annex no. 5 and 5.1. to the Announcement on Retail Credit in force.

7.2. As of 1 April 2019, until revocation, Comfort or a Comfort Plus, from 01.04.2022 Smart Loyalty Package can be purchased to Wizz Air Credit Cards.

Package	Wizz Air Credit Card (without Package)	Smart Package	Comfort Package	Comfort Plus Package
Annual Wizz Discount Club membership	not included	includes	includes	includes
Points				

collection Not for Wizz Air purchases	1 point per 100 HUF	1 point per 100 HUF	1 point per 100 HUF	1 point per 100 HUF
Points collection for Wizz Air purchases	2 points per 100 HUF	3 points per 100 HUF	3 points per 100 HUF	4 points per 100 HUF
<u>Basis for Earning Points</u>	up to HUF 250,000 per month, but not more than the amount of the credit line	up to HUF 250,000 per month, but not more than the amount of the credit line	up to HUF 450,000 per month, but not more than the amount of the credit line	up to HUF 650,000 per month, but not more than the amount of the credit line
Loyalty period	-	1 year	1 year	1 year

Extra offer for the Comfort package: facilitated repayment with 0% APR for a 6-month term, for purchases on Wizz Air.

7.3. Packages are available for a monthly fee with a 1-year loyalty period. Upon expiry of the 1-year loyalty period for the Packages, the loyalty period will restart if the Package Offer is still sold or if the Principal Cardholder does not give his/her intention to cancel at least one business day before the end of loyalty period in George or 5 business days via Telebank. If the Customer cancels the Package or cancels the renewal of the Package or the Package is no longer sold, the Wizz Air Credit Card will continue to be valid without the Service. In the event of cancellation of a Package, the Bank will debit the Package Fees for the remaining period of the Loyalty Period in one lump sum from the Main Cardholder's Credit Account after cancellation. The Package can be cancelled in accordance with clauses 7.7, 7.8, of these Terms and Conditions of Participation, while the Package renewal can be cancelled in accordance with clause 7.9 of these Terms and Conditions of Participation.

APPLICATION OF THE PACKAGE

7.4. Application of the package together with the application for a new credit card (main card)

7.4.1. The Package will be set up by the end of the day after the credit card is approved.

7.4.2. By setting up the Package, the Wizz Air Credit Card will operate with the point earning services associated with the Package.

7.4.3. To set up WIZZ Discount Club membership and transfer points to Wizz Air, the Main Card Holder is required to activate the Points Collection Service by entering his/her email address in the Erste Internetbanking or mobile application service (George) as set out in clause 4.2 of these Terms and Conditions.

7.4.4 The WIZZ Discount Club membership will be set up within 2 working days after the activation of the Points Collection Service as defined in the previous section (7.4.3).

7.4.5 The expiry date of the WIZZ Discount Club membership can be viewed in the George/Loyalty Programs MENU from the working day following the Wizz Air membership setup.

7.5. Requesting packages via TeleBank

7.5.1 The Package will be set up within 5 working days of the Package application.

7.5.2 By setting up the Package, the Wizz Air Credit Card will operate with the point earning services associated with the Package.

7.5.3 To set up WIZZ Discount Club membership, the Main Card Holder must activate the Points Collection Service by entering his/her email address in Erste Internetbanking or mobile application service (George) as set out in clause 4.2 of these Terms and Conditions.

7.5.4 The WIZZ Discount Club membership will be set up within 2 working days after the Package is set up with Wizz Air, provided that the Principal Cardholder has already activated the Points Collection Service in the Erste Internetbanking or mobile application service (George) prior to the application for the Package.

7.5.5 If the Main Card Holder has not yet activated the Points Collection Service as set out in clause 7.5.3. in Erste internetbanking or mobile application service (George) prior to the application for the Package, the WIZZ Discount Club membership will be set up within 2 working days after the activation of the Points Collection Service at Wizz Air.

7.5.6 The expiry date of the WIZZ Discount Club membership can also be viewed in George/Loyalty Programs from the working day following the Wizz Air membership setup.

7.6. Package application in George

7.6.1. When setting up the Package, the Main Cardholder you can specify the Package Activation Date.

7.6.2. The Package will be set up no later than the business day following the Package Activation Date. This day is the starting day of the loyalty period.

7.6.3. From the day the Package is set, Wizz Air Credit Card works with the point collection services associated with the Package.

7.6.4. To set up a WIZZ Discount Club membership, the Main Cardholder must activate the Points Collection Service by entering their e-mail address in the Erste Internet Banking or Mobile Application Service (George) as defined in clause 4.2 of these Terms and Conditions.

7.6.5. WIZZ Discount Club membership is set up at Wizz Air within 2 working days of the Package Activation date, if the Principal Cardholder has already activated the Points Collection Service in the Erste Internet Banking or Mobile Application Service (George) prior to requesting the Package.

7.6.6. If the Main Cardholder has not activated the Point Collection Service (described in 7.6.3) in Erste internet banking or mobile application service (George), before requesting the package, the

point collection service specified in point 1 the WIZZ Discount Club membership will be set up at Wizz Air within 2 working days from the activation of the point collection service.

7.6.7. The expiration date of Wizz Discount Club membership can also be viewed in the George / Loyalty Programs menu from the working day following the setup at Wizz Air.

PACKAGE CANCELLATION

7.7. Cancelling a package via TeleBank

7.7.1 Cancellation of the Package will be made within 5 working days of cancellation.

7.7.2 After termination of the Package, the Wizz Air Credit Card will continue to exist without the Package. From 01.04.2022, WIZZ Discount Club Membership will remain valid until the membership anniversary following the termination.

7.7.3 In the event of cancellation of a Package, the Bank will debit the remaining package fees for the remaining period of the Loyalty Period in one lump sum to the Main Cardholder's Credit Card Account after cancellation.

7.8. Package cancellation in George

7.8.1. The Package will be canceled no later than the working day following the cancellation.

7.8.2. Upon cancellation of the package, Wizz Air Credit Card will continue to operate without the Credit Card Package Service. WIZZ Discount Club membership is valid until the anniversary of the membership following termination.

7.8.3. Upon package cancellation, the Bank will debit the package fees for the remaining loyalty period in one amount to the Credit Cardholder's Credit Card Account.

7.9. Package renewal cancellation in George

7.9.1. If the renewal of the Package is canceled, the Package will expire on the day following the expiration date.

7.9.2. Upon termination of the package, Wizz Air Credit Card will continue to operate without the Credit Card Package Service. WIZZ Discount Club membership is valid until the anniversary of the membership after termination.

PACKAGE CHANGE

7.10. Package change via TeleBank

7.10.1 The package change will be made within 5 working days of the requested package change request by terminating the existing package and setting up the new package.

7.10.2 After the Package change, the Wizz Air Credit Card will benefit from the new Package's point earning services.

7.10.3. For the new Package, the loyalty period calculation restarts. The day the Package is set up is the start date of the loyalty period.

7.10.4. WIZZ Discount Club membership will be renewed at Wizz Air within 2 working days of the Package setup, if the Principal Cardholder has already activated the Points Collection Service in the Erste Internet Banking or Mobile Application Service (George) prior to requesting the Package.

7.10.3 The Bank may charge a Package Change Fee for the Package Change in accordance with Annexes 5 and 5.1 of the Retail Credit Announcement.

7.11. Package change in George

7.11.1. When changing the Package, you can specify the Activation date of the Change.

7.11.2. The package change will take place no later than the working day following the requested package change day by canceling the existing package and setting up the new Package.

7.11.3. After the package change, the Wizz Air Credit Card will continue to use the points collection services of the new Package.

7.11.4. For the new Package, the loyalty period calculation restarts, the day the Package is set up is the start date of the loyalty period.

7.11.5. WIZZ Discount Club membership will be renewed at Wizz Air within 2 working days of the Package setup, if the Principal Cardholder has already activated the Points Collection Service in the Erste Internet Banking or Mobile Application Service (George) prior to requesting the Package change.

7.15.6. For the exchange of packages, the Bank shall issue the Retail Credit Announcement in accordance with Articles 5 and 5.1. may charge a package change fee in accordance with Annex.

7.12. Collectible points are calculated as follows:

1) The point collection base of the original package is lower than that of the new package AND the amount of transactions is less than the point collection base of the original package, the point collection base available after the package change = new package point collection base - amount of transactions when changing packages.

EXAMPLE

- Original package: SMART (250,000 for the points collection base)
- New package: Comfort (450,000 for the point collection base)
- Amount of purchases when changing packages: HUF 180,000
- Available point collection base after changing packages: 450,000 -180,000

2) Original package point collection base is lower than the new package BUT the amount of transactions when changing packages is higher than the original Package point collection base, then the point collection base available after the Package change = new Package point collection base - original package point collection base.

EXAMPLE

- Original package: SMART (250,000 for the point collection base)
- New package: Comfort (450,000 for the point collection base)
- Amount of purchases when changing packages: HUF 300,000
- Available point collection base after package change: HUF 450,000 -250,000

3) The point collection base of the original package is higher than that of the new package AND the amount of transactions is less than the point collection base of the new package, the point collection base available after the package change = new package point collection base - amount of transactions when changing packages.

EXAMPLE

- Original package: Comfort (450,000 for the point collection base)
- New package: Smart (250,000 points)
- Amount of purchases when changing packages: HUF 180,000
- Available Points collection base still available after package change: HUF 250,000 -180,000

4) The point collection base of the original package is higher than that of the new package AND the amount of transactions is higher than the point collection base of the new package, the point collection base available after the package change = 0

EXAMPLE

- Original package: Comfort (450,000 point collection base)
- New package: Smart (250,000 point collection base)
- Amount of purchases when changing packages: HUF 300,000
- Points still available after package change: 250,000 -380,000 -> 0

8. LIABILITY OF THE BANK

8.1. The Bank accepts no liability for issues that may arise in connection with services in Wizz Air's scope of interest.

8.2. If a Card Holder provides an improper Wizz account number in the Erste NetBank at the time of the first redemption of Points, (no such number exists, it is not active, it is not the Card Holder's own Wizz account number), the Bank does not accept liability for the forwarding of the relevant Points and for crediting the same on a Wizz Air account.

8.3. The cancellation of a Wizz account number does not affect the Wizz Air Credit Card Agreement. In such a case, the Bank does not accept liability for the forwarding of Points or for the crediting of already forwarded Points onto an Identifier possibly renewed at a later point in time.

8.4. The Bank accepts exclusive liability for the operation of Wizz Air Credit Cards without Wizz Air having any liability whatsoever.

8.5. In case of interpretation dispute it is Hungarian Language is authoritative.

9. Data processing, privacy

The cardholder has the right to request information at any time from Erste Bank Hungary Zrt. (Budapest Pf. 1933) regarding the processing of his/her personal data, to request the correction or deletion of his/her personal data, and to exclude that the Bank may offer him/her its services directly.

10. Promotion

10.1. Main Card Holder Customers holding a Wizz Air Credit Card, who apply for a new Wizz Air Credit Card Main card and their application is approved by the Bank, will be credited 20,000 (twenty thousand) Welcome Points on the Main Card Holders's Point collection account if they meet the conditions set by the Bank in Section 3.A. of this document. The Bank credits the welcome points only if a newly issued Wizz Air Card Main Card is applied for, and not in the case of a Supplementary Card application. **Promotion is valid only for Wizz Air Credit Card applications, where the application date is between 01.07.2022. and 30.09.2022. and the approval date is Oktober 31st, 2022 at the latest.**

10.2. In addition to the 10,000 Welcome points specified in point 3.A of this document, the Bank credits the Main Cardholder with an additional 10,000 Welcome points to the Main Cardholder's point collection account for the Main Cardholder of the Wizz Air Credit Card approved by the Bank, if:

- the Main Cardholder applies for a new Wizz Air Credit Card and fulfills the conditions specified by the Bank in point 3.A of this document, as well as,
- the Main Cardholder requests one of the Loyalty packages specified in point 7 of this document in addition to the newly requested Wizz Air Credit Card as follows:
 - o In the case of Wizz Air Credit Cards sold in the branch, the Bank's mobile banking network, or in the on-site sales network, the Loyalty Package is requested at the same time as the Wizz Air Credit Card is requested.
 - o In the case of Wizz Air Credit Cards sold in an online (and online assisted by mobile banking network) process, the main cardholder requests one of the Loyalty Packages via George's interface or Tebank within 30 days from the approval of the credit card, which is set up during this time.

The Bank provides welcome points only when applying for a newly issued Wizz Air Credit Card Main Card, not when applying for a Companion Card. The Bank is entitled to refund the Welcome Points if the Loyalty Package requested within the scope of the campaign is canceled by the Main Cardholder within 1 year.

The promotion is on 10.01.2022. and 31.12.2022. applies to credit cards applied for and approved until 31.01.2023.

11. Wizz Air Credit Card Referral (MGM) Program for retail customers

11.1. Purpose of the Referral Program:

The Bank launches the Referral Program with the aim of recommending the Bank's Wizz Air Credit Card product to other persons in their circle of acquaintances based on their satisfaction. Business-like referral activities cannot be carried out under the Referral Program.

11.2. Referral Program Organizer:

The Program is organized by Erste Bank Hungary Zrt. (Registered office: 1138 Budapest, Népfürdő u 24-26.) (Hereinafter: the Bank).

11.3. Participation in the Referral Program

11.3.1. Participation in the Program and the provision of related data is voluntary.

11.3.2. The Referrer may be any customer of the Bank with a Wizz Air credit card who meets all of the following conditions (hereinafter referred to as the Referrer):

- Has a Wizz Air Credit Card Agreement and
- received a Referral's E-mail from the Bank based on the decision of the Bank.

11.3.3. Within the framework of the Referral Program, Referrals may recommend the Bank's Wizz Air Credit Card product to individuals (hereinafter referred to as "Recommended") who do not have a Wizz Air Credit Card (main card) product at the time of the referral or in the 6 months prior to the referral.

11.3.4. Employees employed by the Bank and the Bank's subsidiaries, as well as the Bank's contracted intermediary partners, may not participate in the Program either as Recommended or as a Referrer, these persons will be excluded from the Program.

11.3.5. The Recommended and the Referrer cannot be the same.

11.4. Validity of the Referral Program

11.4.1. Start of the Referral Program: 02.11.2021.

End of the Referral Program: 31.12.2022. The Bank is entitled to extend the Referral Program.

11.4.2. The referral period: 60 days from the date of sending the Referral's Email.

11.5. Description of the recommendation program

11.5.1. The Bank will contact the Referrers by e-mail and inform them about the participation in the Referral Program. The Referrer's E-mail is an e-mail sent to the Referrer to the e-mail address recorded by the Bank in the Bank's systems, which contains a link to the Bank's online Referrer Site. The Referral Site contains information related to the referral process, including this document (containing a description of the Referral Program).

11.5.2. During the Referral Period in accordance with 11.4.2, the Referrals may recommend the Bank's Wizz Air Credit Card product) to individuals (hereinafter referred to as "Recommended") who do not have a Wizz Air Credit Card (main card) product at the Bank or have not had a Wizz Air Credit Card product in the 6 months prior to the referral. The referral can be initiated from the Bank's online Referral Site. The text of the recommendation can be customized by the Referrer.

11.5.3. During the referral, the Referrer will contact the Recommended through the electronic channels displayed on the Referrer Site. During the referral, the Referrer will send the link of the Bank's online Recommended Site created for this purpose to the Recommended, which includes:

- Wizz Air Credit Card product information
- the terms of the Referral Program,
- the possibility of the Recommended's consent to the processing of the personal data provided by him/her, to the request for commercial purposes and to the acceptance of these conditions of participation
- the data that the Recommended must provide in order for the Bank to contact you in connection with a credit card application.

11.5.4. Bank contacts the Recommended to request a Wizz Air Credit Card on the personal data described in 11.5.3.

11.5.5. The Referrer and the Recommended are entitled to a discount after a successful recommendation if they comply with the conditions set out in points 11.6.2 and 11.6.3.

11.6. Discount settlement process

11.6.1. The discount will be settled after the successful recommendation, if the Referral or the Recommender fulfills the conditions for the settlement of the discount (clauses 11.6.3 and 11.6.4).

11.6.2. It is considered a successful recommendation if the Recommended in accordance with 11.4.2. applies for a new Wizz Air Credit Card (main card) from the Bank during the Referral Period and the Bank approves the Bank's application during the Referral Period.

It does not qualify as a new application and therefore as a successful recommendation:

- Merge two existing credit cards or change of the existing credit card type
- New application where the Recommended has had a Wizz Air Credit Card (main card) product in the 6 months prior to the recommendation.

11.6.3. Conditions for discount in case of Referrer

- A successful recommendation as described in 11.6.2.
- The Referrer may give an unlimited number of recommendations, but after its successful recommendations, it is entitled to a maximum of 5 discounts in the Bank's referral programs, which limit applies to a calendar year.
- The Referrer has registered and recorded his e-mail address on the Wizz Air website and activated the points collection service in the Erste Internet Banking / Mobile Application Service (according to Section 4 of this document).
- The Referrer's credit card cannot be overdue at the time the discount is provided, nor can it be under termination/terminated.

The Bank will credit the Referrer with a discount of 15,000 Wizz Air Points on the Wizz Air Points Collection Account by the 10th day of the month following the successful referral.

11.6.4. Conditions for discount in case of Recommended:

- A successful recommendation as described in 11.6.2.
- The credit card of the Recommended may not be overdue at the time the discount is provided, nor may it be under terminated/terminated.

The Bank will credit the Referral with 15,000 Wizz Air Points to the Wizz Air Points Collection Account by the 10th day of the second month following the successful referral.

11.6.5. The discount will be credited to the Wizz Air Points Collection of the Recommended.

11.6.6. If fraud is suspected during the settlement of the recommendation, the Bank is entitled to immediately revoke the discount previously granted to the customers or to refuse to make the discount available.

11.6.7. The beneficiary of the discount is Erste Bank Zrt., which, if necessary, fulfills its tax payment obligations on the basis of the tax laws in force at any time.

11.7. General provisions

11.7.1. Based on the contents of this document, the participant shall be identified and identified in the event of successful recommendations on the basis of the Bank's IT system. Only the Bank's IT system is relevant for determining the eligibility conditions.

11.7.2. The Bank reserves the right to unilaterally amend the Referral Program at any time by amending these Scoring Terms.

11.7.3. The conditions of the Wizz Air Credit Cards are contained in Annexes 5 and 5.1 to the Retail Loan Announcement.

12. "WIZZ AIR CREDIT CARD USAGE" PROMOTION TERMS AND CONDITIONS

12.1. The period of the promotion: 01.04.2022 - 31.01.2023

12.2. Conditions for participation in the promotion

The promotion is open to Erste Credit Card (hereinafter "Credit Card") Main Cardholders (hereinafter "Main Cardholder" or "Cardholder") who meet all of the following conditions:

12.2.1. Applied for Wizz Air Credit Card (main card) between 1.04.2022 and 30.09.2022 at Erste Bank Zrt. (hereinafter: the Bank) and their application was approved by the Bank at 31.10.2022. The promotion is valid for the Credit Cards applied at the Bank's Direct Sales Agent network, Venue premises and online with the help of a Direct Sales Agent.

12.2.2. Within 30 days after the approval of the credit card made at least 10 successful purchase transactions in the total amount of minimum of HUF 100,000 with their credit card specified in 12.2.1. OR within 60 days of the approval of the credit card, made at least 10 successful purchase transactions in the total amount of with their credit card specified in 12.2.1. and these purchases will be charged during this (30/60 days) period.

The following transactions are defined as purchase transactions made with the Wizz Air Credit Card quoted in 12.2.1:

– payment for goods and services at a point of sale using a POS terminal (card acceptance device) or otherwise

- settlement of goods and services via the Internet
- top up your mobile phone at the ATMs that provide this service

Only the transaction that the credit card-accepting bank designates as a purchase transaction is considered to be a purchase transaction, so betting / gambling-type transactions, cash withdrawal transactions, and interest and fee charges are not considered as purchase transactions.

12.2.3. They have registered at Wizz Air, recorded their e-mail address and activated the points collection service in Erste Internet banking / mobile application service (according to point 4 of this document).

12.2.4. They also meet the conditions for participation at the time of selection of awarded.

12.3. The following Cardholders may not participate in the promotion:

12.3.1. Wizz Air Credit Cards requested by the Cardholder by changing the type of an existing Credit Card issued by Erste Bank or by merging two existing credit cards issued by Erste Bank shall not be considered as a new application, so the Cardholder may not participate in this promotion.

12.3.2. Cardholders who have withdrawn their credit card application or initiated a credit card cancellation within 60 days of approval.

12.3.3. Cardholders whose credit card has been delayed or overdue.

12.4. Promotion rules

The promotion is open to all customers who meet the conditions set out in point 12.2.

Selection of awarded:

The Bank checks and summarizes the number and amount of completed purchase transactions with credit cards approved in previous months (credit card main card) on a monthly basis. All Cardholders (main cardholders) who meet the condition will be awarded.

The selection of the awarded and the award must be conditional on them meeting the relevant criteria described in section 12 of this document at the time of the selection. The Bank's records and the data of its systems shall govern the determination of the necessary conditions and the selection of the awarded.

All customers who, during the promotional period, apply for a new Wizz Air Credit Card through the channel specified automatically participates in the promotion.

Award:

- making of at least 10 purchase transactions with a total minimum value of HUF 100,000 within 30 days of approval: 20,000 Wizz Air points OR
- Making of at least 10 purchase transactions with a total minimum value of HUF 100,000 within 60 days of approval: 10,000 Wizz Air points.
- In case both conditions are met the Card Holder receives the award with the higher value.

Wizz Air points will be credited to the customer's Wizz Air points account by the end of 3 month following the fulfillment of the condition.

12.5. Rules for the handling of data of participants in the Promotion

The Bank's Data Protection and Personal Data Management Information Policy applies to data management related to banking service contracts. The Bank's Data Protection and Personal Data Management Information is available at www.erstebank.hu.

13. "WIZZ AIR ACTIVITY" PROMOTION PARTICIPATION RULES

13.1. Promotion period: 01.10.2022 - 31.01.2023.

13.2. Conditions for participation in the promotion

Erste credit card (hereinafter "Credit Card") main card holders (hereinafter "Main Cardholder" or "Cardholder") who meet all of the following conditions can take part in the promotion:

13.2.1. 01.10.2022 and 31.12.2022. between Erste Bank Zrt. (hereinafter: Bank) applied for a new Wizz Air Credit Card main card and their request was approved by Erste Bank Hungary Zrt. (hereinafter: Bank) until 31.01.2023.

13.2.2.

- In 30 days after the approval of the credit card, at least 5 successful purchase transactions are carried out according to 13.2.1. with their credit card and the purchase will be settled during this period OR

- In 60 days after the approval of the credit card, at least 10 successful purchase transactions are carried out according to 13.2.1. with their credit card and the purchase will be settled during this period.

The following transactions are defined as purchase transactions made with the Wizz Air Credit Card quoted in 13.2.1:

- payment for goods and services at a point of sale using a POS terminal (card acceptance device) or otherwise
- settlement of goods and services via the Internet
- top up your mobile phone at the ATMs that provide this service

Only the transaction that the credit card-accepting bank designates as a purchase transaction is considered to be a purchase transaction, so betting / gambling-type transactions, cash withdrawal transactions, and interest and fee charges are not considered as purchase transactions.

13.2.3. They have registered at Wizz Air, recorded their e-mail address and activated the points collection service in Erste Internet banking / mobile application service (according to point 4 of this document).

13.2.4. They also meet the participation conditions at the time of crediting the promotional amount.

13.3. The following cannot participate in the promotion:

13.3.1. Wizz Air Credit Card main cards applied for by changing the type of the Cardholder's existing Credit Card issued by Erste Bank or by merging two existing credit cards issued by Erste Bank cannot participate in this promotion.

13.3.2. Cardholders who have withdrawn their credit card application or initiated the cancellation of their credit card within 60 days of approval.

13.3.3. Cardholders whose credit cards have been delayed or overdrawn.

13.4. Promotion rules

All customers who meet 13.2 can participate in the promotion. to the conditions contained in point

Every month, the Bank checks and aggregates the number of purchase transactions carried out with approved credit cards (credit card main card) in the previous months. All Cardholders (main cardholders) who meet the conditions will be credited.

The crediting of the promotional amount is conditional on the Main Cardholder meeting the relevant criteria described in the regulations at the time of checking the conditions. When establishing the necessary conditions, the data of the Bank's records and computer systems are the guiding principles.

All customers who apply for a new Wizz Air Credit Card during the promotional period will automatically participate in the promotion.

The following credits are available as part of the promotion:

- Completion of at least 5 successful purchase transactions in the 30 days following credit card approval:
20,000 Wizz Air points

OBSESSION

- Execution of at least 10 purchase transactions in the 60 days following credit card approval: 10,000 Wizz Air points.

If both conditions are met, the customer will receive a more favorable credit.

Wizz Air points will be approved on the customer's Wizz Air points collection account until the end of the 3rd month following the fulfillment of the condition.

13.5. Rules for the handling of data of participants in the Promotion

The Bank's Data Protection and Personal Data Management Information Policy applies to data management related to banking service contracts. The Bank's Data Protection and Personal Data Management Information is available at www.erstebank.hu.

In force: Budapest, As of 01 October 2022.