

**CREDIT CARDS TAKEN OVER FROM CITIBANK**  
(NO LONGER SOLD)

**Effective from 25 April 2024**

- The Bank modifies the conditions for the acceptance of recurring credit card transactions.
- Clarification regarding instant credit card use.

# Tartalom

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## I. CREDIT CARD PRODUCTS

Credit card products	Erste Credit Card (Visa Classic)	Erste Max Credit Card	Wizz Air Credit Card	Erste Platinum Credit Card
Card types	Visa Classic	Visa Classic or Mastercard Standard	MasterCard Gold	MasterCard Platinum
Related loyalty scheme	-	Erste Max Credit Card Program	Wizz Air Credit Card Rewards Program	Erste Platinum Credit Card Program
Technology	suitable for one-touch pay			
Validity	48 months			
Accounting date	The same day of every month individually set for each credit accounts. The billing date is one of the following days: the 2nd, 5th, 10th, 12th, 15th, 17th, 20th, 23rd, 26th and 28th day of the month			
Grace period	21 calendar days			
Minimum amount to be paid	5%, minimum HUF 5,000			
Eligible Supplementary card	unlimited			

<sup>1</sup> if it is not a banking day, then the first day following banking day

**You can have several credit card products, but you can only choose one type of card for one product:**

- You can apply for several main credit card products of different types at the same time, which have separate credit accounts. You can choose the main cards from among the sold credit card products listed in this notice. You can have no more than one of each credit card product.
- If we issue both Visa and Mastercard cards from a credit card product, you can only apply for one of these types, not both. For example, if you already have a Visa-type Erste Max Credit Card, you cannot apply for a Mastercard-type Erste Max Credit Card.
- We decide on the issuance of a new credit card based on the results of the credit assessment.

## II. MAIN FEES OF CREDIT CARDS

**1. For customer having the bellow listed Credit Card brands before Erste Bank Hungary Zrt-Citibank portfolio transfer: Citibank Silver Credit Card, Citibank Gold Credit Card, Malév-Citibank Silver Credit Card, Malév-Citibank Gold Credit Card, T-Mobile-Citibank Silver Credit Card, T-Mobile-Citibank Gold Credit Card:**

	Credit Card	
For customer having the bellow listed Credit Card brands before Erste Bank Hungary Zrt-Citibank portfolio transfer	After Erste Bank Hungary Zrt-Citibank portfolio transfer, customers with Erste Credit Card (Visa Classic), Wizz Air Credit Card, Erste Max Credit Card products at Erste Bank Hungary Zrt	
	Annual fee for main card	Annual fee for supplementary card
Citibank Silver Credit Card (application date until 2012.03.31)	HUF 9 576	In the 1st year: HUF 0 From 2nd year: HUF 6 911
Citibank Gold Credit Card (application date until 2012.03.31)	HUF 26 421	In the 1st year: HUF 0 From 2nd year: HUF 17 377
Malév-Citibank Silver Credit Card (application date until 2012.01.31)	HUF 11 338	In the 1st year: HUF 0 From 2nd year: HUF 6 911
Malév-Citibank Gold Credit Card (application date until 2012.01.31)	HUF 29 070	In the 1st year: HUF 0 From 2nd year: HUF 17 377
T-Mobile-Citibank Silver Credit Card (application date until 2009.09.09)	7 259 Ft	In the 1st year: HUF 0 From 2nd year: HU 5 136
T-Mobile-Citibank Gold Credit Card (application date until 2009.09.09)	19 856 Ft	In the 1st year: HUF 0 From 2nd year: HUF 13 105

**2. For customer having the bellow listed Credit Card brands before Erste Bank Hungary Zrt-Citibank portfolio transfer: Shell-Citibank Silver Credit Card, Shell-Citibank Gold Credit Card, Magyar Telekom (Hungarian Telekom) - Citibank Silver Credit Card, Magyar Telekom (Hungarian Telekom) -Citibank Gold Credit Card**

	After Erste Bank Hungary Zrt-Citibank portfolio transfer, customers with Erste Credit Card (Visa Classic), Wizz Air Credit Card, Erste Max Credit Card products at Erste Bank Hungary Zrt			
	Credit Cards with an application date before 2012.04.01.		Credit Cards with an application date between 2012.04.01-2012.06.17.	
	Annual fee for main card	Annual fee for supplementary card	Annual fee for main card	Annual fee for supplementary card
Shell-Citibank Silver Credit Card <sup>1</sup>	HUF 11 338	In the 1st year: HUF 0 From 2nd year: HUF 6 911	HUF 10 185	In the 1st year: HUF 0 From 2nd year: HUF 6 206
Shell-Citibank Gold Credit Card <sup>1,2</sup>	HUF 29 070	In the 1st year: HUF 0 From 2nd year: HUF 17 377	HUF 26 095	In the 1st year: HUF 0 From 2nd year: HUF 15 594
Magyar Telekom (Hungarian Telekom) - Citibank Silver Credit Card <sup>1</sup>	HUF 11 338	In the 1st year: HUF 0 From 2nd year: HUF 6 911	HUF 10 185	In the 1st year: HUF 0 From 2nd year: HUF 6 206
Magyar Telekom (Hungarian Telekom) -Citibank Gold Credit Card <sup>1,2</sup>	HUF 29 070	In the 1st year: HUF 0 From 2nd year: HUF 17 377	HUF 26 095	In the 1st year: HUF 0 From 2nd year: HUF 15 594

<sup>1</sup>Until June 17th, 2012, in case of credit cards where the main cardholder had a Citibank 0 Forint Bank Account (TOP Fee Package) at the time of the credit card application, the annual fee of the main co-branded cards (Shell–Citibank, Magyar-Telecom–Citibank) is 0 Ft, after that, the annual fee of the main card is 0 Ft in case of a total yearly minimum credit card spend of 420.000 Ft for Silver Credit Cards and a total yearly minimum credit card spend of 840.000 Ft for Gold Credit Cards. When calculating total yearly credit card spend the following transactions are excluded – credit card transaction fees, other interest charges and fees (eg. late payment fee, overlimit fee etc.), Repayment of Erste EasyCash Products and Customer Repayments. An additional condition of the 0 Ft annual fee of the main credit card is that the Customer has to pay back the Minimum Repayment Amount until Due Date every month in that year.

<sup>2</sup>Until June 17th, 2012 the main card annual fee of Shell–Citibank Gold, Magyar Telekom–Citibank Gold Credit Cards, offered for managers of Small and Medium Enterprises (CitiBusiness) in the frame of Citibank Program, is 0 Ft, after that, the annual fee of the main card is 0 Ft in case of a total yearly minimum credit card spend of 840.000 Ft. When calculating total yearly credit card spend the following transactions are excluded – credit card transaction fees, other interest charges and fees (eg. late payment fee, overlimit fee etc.), Repayment of Erste EasyCash Products and Customer Repayments. An additional condition of the 0 Ft annual fee of the main credit card is that the Customer has to pay back the Minimum Repayment Amount until Due Date every month in that year.

### 3. For customer having the bellow listed Credit Card brands before Erste Bank Hungary Zrt-Citibank portfolio transfer: Citi Life Credit Card, Shell-Citibank Credit card, and Telekom-Citibank Credit Card

	Credit Card			
For customer having the bellow listed Credit Card brands before Erste Bank Hungary Zrt-Citibank portfolio transfer	After Erste Bank Hungary Zrt-Citibank portfolio transfer, customers with Erste Credit Card (Visa Classic), Wizz Air Credit Card, Erste Max Credit Card products at Erste Bank Hungary Zrt			
	Monthly fee for main card	Monthly fee for supplementary card	Annual fee for main card	Annual fee for supplementary card
Citi Life Credit Card (with an application approval date from 2011.11.28)	HUF 1 100	HUF 1 100	-	-
Citi Life Credit Card (with an application date between 2012.04.01. – 2012.06.17) <sup>1</sup>	HUF 781	HUF 0		
Citi Life Credit Card (with an application approval date until 2011.11.27)			HUF 12 255	HUF 6 126
Shell-Citibank Credit card	HUF 1 100	HUF 1 100		
Telekom-Citibank Credit Card	HUF 1 100	HUF 1 100		

<sup>1</sup> The annual fee of Citi Life Credit Cards with an application approval date until November 27th, 2011 is 0 Ft on condition that the total yearly Citi Life credit card spend – including that of supplementary cards – reaches 600.000 Ft / year. In case the total yearly Citi Life credit card spend – including that of supplementary cards – reaches 300.000 Ft but does not reach 600.000 Ft, only 50% of the main and supplementary credit card annual fee is charged. When calculating total yearly credit card spend the following transactions are excluded – credit card transaction fees, other interest charges and fees (eg. late payment fee, overlimit fee etc.), Repayment of Erste EasyCash Products and Customer Repayments. An additional condition of the 0 Ft annual fee of the main credit card is that the Customer has to pay back the Minimum Repayment Amount until Due Date every month in that year.

### 4. For customer having the bellow listed Credit Card brands before Erste Bank Hungary Zrt-Citibank portfolio transfer: Citibank Platinum Credit Card, Citibank Ultima Credit Card

	Credit Card			
For customer having the bellow listed Credit Card brands before Erste Bank Hungary Zrt-Citibank portfolio transfer	For customers having the bellow listed Credit card brands after Erste Bank Hungary Zrt-Citibank portfolio transfer Erste Platinum Credit Card (MasterCard)			
	Annual fee for main card <sup>5</sup>	Annual fee for main card for Erste World (previously Citibank Citigold) customers	Annual fee for main card for Erste Private Banking (previously Citibank Citigold Select) customers	Annual fee for supplementary card
Citibank Platinum Credit Card	HUF 31 738	HUF 0		In the 1st year: HUF 0 From 2nd year: HUF 21 593
Citibank Ultima Credit Card	HUF 57 966	HUF 57 966	HUF 0	In the 1st year: HUF 0 From 2nd year: HUF 28 983

## III. OTHER FEES OF CREDIT CARDS

Type of fee	Amount of Fee
Monthly account management fee  For credit cards applied for from 10 September, 2009 until 17 June, 2012 (except for customers applying for Platinum, Ultima, Citi Life credit cards and applying for e-statement for credit card account(s)).	HUF 397
Fee of reproduction of credit card	HUF 0
Fee of reproduction of PIN	HUF 0
PIN modification fee at ERSTE ATMs in Hungary	HUF 0
PIN modification fee at other ATMs in Hungary and abroad	HUF 476
Charge for credit card blocking	HUF 0
Card replacement fee  The fee is charged if a Citibank credit card (Main Card and/or Supplementary Card) applied for from Citibank on or after 18 June 2012 is replaced	HUF 4 506
Card type change fee	HUF 6 031
Card takeover at branch valid for cards requested from 01 April 2020	HUF 4 773
Cash withdrawals at home and abroad at ATMs or from bank branches At a POS terminal or at the post office using a POS terminal:  Date of application for Citibank credit card until 05.08.2013  Date of application for Citibank credit card from 05.08.2013	3,49% min. HUF 1 553, maximum HUF 30 000  3,78% min. HUF 2 487, maximum HUF 30 000
Repayment in bank branch  Date of application for Citibank credit card until 01.09.2013  Date of application for Citibank credit card from 01.09.2013	as part of the promotion until 3/31/2025: HUF 0  HUF 619  HUF 791
Cash payment at ERSTE Bank's ATMs, in Hungary:	HUF 316 as part of the promotion until 3/31/2025: HUF 0
Balance enquiry via Erste Bank ATMs (in Hungary)	HUF 0
Balance enquiry at POS terminal and Erste Bank branch	HUF 81
Balance enquiry via other ATMs in Hungary or abroad	HUF 406



Type of fee	Amount of Fee
Late Payment Fee part 1 (basic fee)	HUF 561
Late payment fee part 2	
Date of application for Citibank credit card until 05.08.2013	HUF 3 060
Date of application for Citibank credit card from 05.08.2013	HUF 3 060
Overlimit fee	
Date of application for Citibank credit card until 05.08.2013	HUF 5 653
Date of application for Citibank credit card from 05.08.2013	HUF 6 443
Repayment by postal cheque	
Date of application for Citibank credit card until 01.09.2013	HUF 442
Date of application for Citibank credit card from 01.09.2013	HUF 632
Repayment of Credit Card debt through Direct Debit submitted to a bank account kept with another bank	HUF 0
Internal transfer from own credit card to own bank account via Erste Internet banking, mobile application service /API or TeleBank	
Date of application for Citibank credit card until 05.08.2013	1,72 % min. HUF 777, maximum HUF 30 000
Date of application for Citibank credit card from 05.08.2013	1,90% min. HUF 1 243, maximum HUF 30 000
Secondary Account ID registration, modification, renewal, deletion at the branch	HUF 2 124 as part of the promotion until 3/31/2025: HUF 0
Secondary Account ID registration, modification, renewal, deletion via Internet banking, mobile application service or arriving in GIRO message	HUF 0
Payment Request initiated by the Payee upon fulfilment (when fulfilment is via instant payment)	1,15% as part of the promotion until 3/31/2025: HUF 0
Payment Request initiated by the Payee on submission	HUF 0
Purchase commission	
Date of application for Citibank credit card from 01.01.2013 until 04.08.2013	0,2%
Date of application for Citibank credit card from 05.08.2013	0,3%

Type of fee	Amount of Fee
Commission of Erste EasyCash service Date of application for Citibank credit card from 01.01.2013 until 04.08.2013 Date of application for Citibank credit card from 05.08.2013	0,2% 0,3% as part of the promotion until 3/31/2025: HUF 0%
Commission of fees charged Date of application for Citibank credit card from 01.01.2013 until 04.08.2013 Date of application for Citibank credit card from 05.08.2013	0,2% 0,3%
Cash withdrawal commission Date of application for Citibank credit card from 01.01.2013 until 04.08.2013 Date of application for Citibank credit card from 05.08.2013	0,3% 0,6%
Reprinting of credit card statements older than three months Date of application for Citibank credit card from 04.08.2013	as part of the promotion HUF 0 until withdrawn  HUF 405 / statement
Request of general certificate date of application for Citibank credit card from 04.08.2013: <ul style="list-style-type: none"> <li>- Via Erste Internet banking or</li> <li>- by mail via TeleBank</li> <li>- at Bank branch</li> </ul>	<ul style="list-style-type: none"> <li>- HUF 1 591</li> <li>- HUF 3 183</li> <li>- HUF 4 773</li> </ul>
Request of individual certificate date of application for Citibank credit card from 04.08.2013: <ul style="list-style-type: none"> <li>- Via Erste Internet banking or</li> <li>- by mail via TeleBank</li> <li>- at Bank branch</li> </ul>	<ul style="list-style-type: none"> <li>- HUF 7 957</li> <li>- HUF 11 137</li> <li>- HUF 11 137</li> </ul>

## IV. CREDIT CARD SERVICES AND FEES

### 1) Accident, illness and luggage insurance, assistance services:

- Service: Credit cards issued by Erste Bank include free accident, illness and luggage insurance, as well as an assistance service (hereinafter: travel insurance). The detailed description of the travel insurance is contained in the document "Travel Insurance Conditions for bank cards issued by Erste Bank Hungary Zrt.", which is available at [www.erstebank.hu](http://www.erstebank.hu).
- Fee: The travel insurance fee is included in the annual card fee.

### 2) Erste Credit Card Complex Repayment Protection:

- Service: The Erste Credit Card Complex Repayment Protection reimburses the entire credit card debt (including installment payment services) in the event of an unexpected event.
- Fee: The repayment protection fee can be found in the Retail Credit Announcement.

### 3) Notification and Text message (SMS) services:

#### Information SMS for the main card as of the accounting date:

- Service: As part of the service, we shall send a message to the phone number you provided for this purpose about the total credit card debt on the accounting date and the repayment deadline.
- Fee: free of charge

#### Online purchases verification code service fee:

- Service: The service allows you to approve your online card purchases.
- Fee: free of charge

#### Watchdog service:

- Service: As part of the service, we send you a message about credit account and/or credit card transactions.
- Fee: It is included in the Retail Electronic Channel Services Announcement.

#### Card related conversion mark-up notification:

- Service: The Card conversion mark up notification shows the deviation of the account conversion rate published by the Bank on a given day compared to the latest euro exchange rate published by the European Central Bank (ECB). The margin is informative and is not used for accounting.
- Fee: free of charge

The Bank sends the Card Conversion Mark-up notification to the cardholder in the following cases:

Immediately after the first currency exchange (conversion) bank card purchase or cash withdrawal (hereinafter referred to as a card transaction) in the territory of the EEA, in the currency of the EEA member state, in the given calendar month, without undue delay after the Bank receives the card transaction.

After that, if compared to the last notification sent in the given calendar month, the cardholder

- uses the same card in another country;
- uses the same card to perform a transaction in a different currency;
- the same card is backed by a primary account in a different currency;
- uses a different card.

If in the given calendar month the cardholder performs several card transactions with the same card in the same country and in the same currency, the Bank will not send more Card conversion mark-up notifications after the first notification. From 16.04.2024, the Bank automatically provides the Card conversion margin notification to all main cardholders as a George app (push) notification sent via the George mobile application service.

The Card conversion mark-up is notified by the main cardholder

- can turn it off and on;
- can change the form of the notification (George app notification and/or electronic mail (e-mail))

The main cardholder has the option to process the Card conversion mark-up notification as follows:

1. Regarding herself/himself:
  - in George the internet banking and mobile application service
  - Via TeleBank
  - In Bank Branch
2. Regarding related Supplementary<sup>1</sup> cardholder
  - Via TeleBank
  - In Bank Branch

<sup>1</sup> Exclusively Supplementary cardholder we mean a residential co-card holder customer for whom the bank neither issued any credit card nor debit card linked to a retail bank account as main card

The service is extended at customer level, so the setting/change applies uniformly to all bank cards of the cardholder.

#### 4) Erste MobilePay:

- Service: This is the Erste Bank mobile application service. All retail credit cards can be registered in MobilePay. After registration, the following transactions are available with a few taps: purchasing a highway sticker, paying for parking, paying a check with a QR code or topping up your mobile balance.

Description of the transaction	Fee
Erste MobilePay registration	HUF 199, within the promotion until withdrawn: HUF 1
Bill payment via the Erste MobilePay service	HUF 155 + 0.16%, maximum HUF 30 000
Parking via the Erste MobilePay service <sup>1</sup>	HUF 0
Purchasing of motorway toll vignettes via the Erste MobilePay service <sup>1</sup>	HUF 0
Charging of mobile telephone balance via the Erste MobilePay service	HUF 0

<sup>1</sup> In the case of parking and motorway sticker purchase transactions carried out via the Erste MobilePay service, a convenience fee shall be charged by Cardnet Kártyarendszerek és -Szolgáltatások Zrt (Cardnet), the service provider, the amount of which is determined by the General Terms and Conditions in force at all times of the Cardnet Kártyarendszerek és -Szolgáltatások Zrt. (Cardnet).

#### 5) Emergency cash withdrawal and bank card issuance:

If your credit card is blocked during your stay abroad and you urgently need cash or a credit card, you can request an emergency cash withdrawal or an emergency bank card in accordance with the Retail Credit Card General Terms and Conditions.

##### Emergency cash withdrawal request:

- Service: The emergency cash withdrawal is available to you for up to 36 hours after you notify the International Card Organization of your intention to use it. The maximum amount that can be claimed with the service (in the official currency of the country where the cash is withdrawn) is USD 5,000.
- Foreign Emergency cash withdrawal fee: USD 175 / occasion

**Emergency bank card issuance:**

- **Service:** You can use the service for Wizz Air and Erste Platinum Credit Cards. From the moment you notify the International Card Organization of your intention to use it, you have a maximum of 72 hours according to local time to receive the bank card in the country in question.
- **Foreign Emergency bank card issuance fee:** USD 225 / occasion

**6) Credit line consolidation:**

- **Service:** If you have two or more credit cards with us, and you are the Main Cardholder, you have the option to initiate the merging of your two credit cards at any bank branch of Erste Bank (thus the technical merging of the two Credit Card Settlement Accounts concerned into one Credit Card Settlement account). You can only initiate the merging of two Credit Card Settlement Accounts at the same time. The details of combining credit cards are contained in the currently valid Retail Credit Card General Terms and Conditions. The service is currently out of order.
- **Fee:** Consolidation of credit cards is free of charge.

**7) Change card type:**

- **Service:** If you have a credit card issued by us, for which you are the main cardholder, you can request to change the type of the card. Changing the card type may mean switching between card companies (e.g. Mastercard instead of Visa) and applying for a different type of credit card than the current one, while leaving the credit line unchanged. Additional provisions on changing the type of card are contained in the Retail Credit Card General Terms and Conditions in effect at the time. Requests to change the card type are accepted for credit cards of the following brands/types:
  - Erste Max Credit Card instead of Wizz Air Credit Card (VISA or Mastercard type)
  - Wizz Air Credit Card instead of Erste Max Credit Card
  - Erste Max Credit Card (VISA or Mastercard type) or Wizz Air Credit Card instead of Erste Credit Card (VISA Classic)
- **Fee:** Included in points III.

**8) Responsible escrow fee / fee for possession without legal basis:**

It is included in the Retail bank account and deposit interest announcement.

Responsible escrow fee: HUF 1 288/month/transaction until 31.03.2024 and HUF 1 515/month/transaction from 01.04.2024

**9) Instant card use replaced credit cards from 04/11/2024**

The Bank provides the instant card use defined in the General Terms and Conditions for replaced credit cards as follows:

In the case of replaced credit cards issued with immediate card use, the customer can use the so-called Digital card copy until the physical (plastic) card is produced, as follows:

Card details (1)	Digital card (instant card)	Physical card (plastic card)
Card number	Both credit cards have the <b>same card number</b> .	
Card expiration date	<b>44 months</b> from issue	<b>48 months</b> from issue
CVV/CVC code	The two credit cards have <b>different CVV/CVC codes</b>	
<b>Instant card use:</b>		
Card activation (2)	The physical (plastic) credit card is valid until it is activated, it does not need to be activated separately, it exists in electronic form, the data of which are available in George App.	The card copy that is physically produced, personalized in plastic form and sent / handed over to the customer. The plastic card must be activated after receipt.
Digitization (3)	The instant card can be digitized and can be used immediately after successful digitization.	If the instant card has not been digitized, the plastic card can be digitized after activation.

Card details (1)	Digital card (instant card)	Physical card (plastic card)
<b>Card blocking</b>	By blocking the credit card, both credit cards become invalid and cannot be used.	
<b>Card replacement</b>	It is not available.	After the plastic card has been activated, it can be requested in the cases specified in the General Terms and Conditions.
<b>Card renewal</b>	There is no renewal.	The plastic card is renewed in accordance with the General Terms and Conditions.
<b>Termination of card</b>	By canceling the bank card, both credit cards become invalid and cannot be used.	

(1) Card data can be queried in the "View card data" menu item of the George App.

The plastic card:

- **until it is activated**, the instant card data can be viewed and the credit card can be used with them.
- **after activation**, the data on the plastic card will also appear on the George interface. After activating the plastic card, the instant card can no longer be used, its data will be replaced by the data indicated on the plastic card.

(2) The plastic card can be activated with a transaction that requires entering a PIN code after receipt.

If the plastic card is not activated by the customer, the instant card can be used until the last day of the 44th month following the issue. After that, the plastic card can be used until the expiration date indicated on it, if it is activated.

(3) If the instant card has been digitized, after activating the plastic card, it is not necessary to repeat the digitization of the card, the data is automatically updated by the Bank in the mobile wallet.

If the instant card has been registered for online payment, after activating the plastic card, the customer must update it with the plastic card data (CVV/CVC code, expiration date). **From 04/25/2024, the Bank may authorize the repeated transaction without updating the registered card data.**

#### 10) Acceptance of recurring transactions

A credit card payment operation in which the Cardholder saves and registers the card data provided during the registration transaction is called a recurring transaction, and thus the merchant can initiate further payments in the future without the Cardholder's active participation and without re-entering the credit card data. When saving the data (registration), the Cardholder consents to the completion of recurring credit card transaction(s).

The customer must update the registered data with the data of the renewed, replacement, activated card (CVV/CVC code, expiration date). **From 04.25.2024, the Bank may authorize the repeated transaction in the case of a valid card identifier/card number, even if the Cardholder has not updated the card's card expiration date and CVV/CVC code after any card renewal, replacement, or activation.**

## V. CREDIT CARD PACKAGES AND THEIR FEES

### 1) Wizz Air Credit Card related packages

#### Package contents:

- The contents of the packages, the conditions and process for setting up the package service, changing the package and canceling the package are contained in the Wizz Air Cards Rewards Program Collection Conditions document.

#### Application condition:

- Can be demanded for all Wizz Air Credit Cards.

#### Package fee:

- Smart package monthly fee: HUF 299
- Comfort package monthly fee: HUF 990
- Comfort Plus package monthly fee: HUF 1,590
- Package change fee\*: HUF 3,990, free of charge until withdrawal as part of the promotion

We charge a Package Change Fee if the customer switches from a Comfort Plus Package to a Comfort Package, or from a Comfort Plus Package or a Comfort Package to a Smart Package, or from any Package to a Wizz Air Credit Card without package service. With the purchase of the new package, the loyalty period starts again.

## VI. GENERAL RULES

### 1) Card limits

#### Default constant limits

Daily amount limits	Default measure	Limit specification, modification	Changing the permanent limit	Maximum measure
Cash withdrawal limit (ATM and POS)	100,000 HUF/day	when replacing a credit card and when applying for a supplementary card can be provided upon request and can be modified later	TeleBank Bank branch	200,000 HUF/day
Purchase limit	300,000 HUF/day	when replacing a credit card and when applying for a supplementary card can be provided upon request and can be modified later	TeleBank Bank branch	up to the current account balance

Daily transaction limits	Default measure	Limit specification, modification	Changing the permanent limit	Time-locked daily transaction number limit
ATM cash withdrawal limit	5 / day	cannot be provided at the time of application can be modified	it cannot be modified as a permanent limit, only as a time-locked limit	maximum 20 pieces / day
Purchase and POS cash withdrawal limit	20 / day	cannot be provided at the time of application can be modified	it cannot be modified as a permanent limit, only as a time-locked limit	has no maximum

The responsibility for exceeding the daily limit can be found in Section VII.1.5.3 of the Retail Credit Card General Terms and Conditions. Changing the limit is free of charge.

#### Timed limits

You have the option to change the amount and number of transactions limits temporarily free of charge for a period of time defined by you. After the expiration of the validity of the time-locked limit set by you, the limits for the use of the credit card will automatically be reset to the value before the time-locked limit was set.

Limit Type/Modification Channel	TeleBank	George app	George web	Bank branch*
ATM cash withdrawal amount limit	validity period: 48 hours maximum.	Validity period: 24 hours	Validity period: 24 hours	validity period: 48 hours maximum.
Purchase and POS cash withdrawal limit	validity period: 48 hours maximum.	Validity period: 24 hours	Validity period: 24 hours	validity period: 48 hours maximum.
ATM cash withdrawal number limit	validity period: 48 hours maximum.	cannot be modified	cannot be modified	validity period: 48 hours maximum.
Purchase and POS cash withdrawal number limit	validity period: 48 hours maximum.	cannot be modified	cannot be modified	validity period: 48 hours maximum.

\*The service is available from 12/11/2023 at the following bank branches for Main Card Holders: Eger bank branch, Corvin neighborhood bank branch, GoBuda bank branch, Alle Shopping Center bank branch, Kispest bank branch, Tatabánya bank branch, Hajdúböszörmény bank branch, Debrecen bank branch, Árkád Business Center bank branch, Veszprém bank branch, Esztergom bank branch

**ATM cash payment limits:**

- At ATMs suitable for cash payments, the number of banknotes that can be deposited at the same time can be a maximum of 50 or a maximum of 200 banknotes based on the information displayed on the device.
- The banknotes suitable for payment are the following: HUF 500, HUF 1,000, HUF 2 000, HUF 5000, HUF 10 000, HUF 20 000.
- The number of banknotes that can be deposited depends on the free storage capacity of the ATM at the time of the transaction, and therefore may be limited at the time of payment.
- Cash can only be deposited into an open forint (HUF) credit account through an ATM. Cash payments are not possible with an inactive, expired, blocked or otherwise invalid credit card.

The limit cannot be modified to either a permanent or time-locked limit.

**Limits applied in the case of one-touch payment:**

- Domestic transaction amount limit: HUF 15,000 / transaction
- Foreign (receiving point) transaction amount limit: it is determined by country

The limit cannot be modified to either a permanent or time-locked limit.

**MasterCard MoneySend and Visa Original Credit credit limits:**

- Credit limit: HUF 500,000 / day

The limit cannot be modified to either a permanent or time-locked limit.

**2) Settlement of emergency cash withdrawals****Settlement of emergency cash withdrawal:**

- The amount of the emergency cash withdrawal and the service fee will be charged to your credit card account as described in the Retail Credit Card General Terms and Conditions:
  - The amount made available as part of the service shall be charged to the related account. The amount made available shall be converted into the currency of the invoice at the invoice conversion currency sale rate valid on the day of receipt of the request.

The fee for the service is converted to HUF at the last quoted invoice conversion currency sale rate valid on the day of the emergency cash withdrawal.

**3) One-touch transactions at Erste Bank ATMs**

In our own ATM network, the following one-touch ATM transactions are available with the cards issued and digitized by us (Apple Pay, Google Pay, Erste MobilePay, etc.):

	Cash payment	Cash withdrawal	Balance inquiry	Purchase	PIN code modification
With Visa and Mastercard physical card:	available	available	available	available	not available
With Mastercard digitized card	not available	available <sup>1</sup>	available	available	not available
With Visa digitized card	not available	not available	not available	not available	not available



#### 4) Card blocking and unblocking

You can initiate a card blocking (from the country and abroad) on the following phone number: **06 1 302-5885**

We shall also send an SMS notification of card blocking and unblocking initiated by the bank to the phone number you entered for the online purchase verification code service.

#### 5) Rules for credit account transactions

##### Submission rules for ad hoc HUF orders submitted against a credit account:

Occasional HUF orders	Final submission deadline (closing date)	Debit value day	Fulfillment date
Instant transfer via Erste internet banking, mobile application service/inside or outside the bank	0:00 AM	5 seconds after reception	
Other transfer via Erste internet banking, mobile application service / API outside the bank	4:30 PM	T	T
Other transfers within the bank, transfer via Erste internet banking, mobile application service / API	7:45 PM	T	
Transfer outside/inside Erste bank, transfer through TeleBank	4:00 PM	T	T

The final submission deadlines above apply to normal business days. On Saturday business days in Hungary the listed order types change as follows:

- 12:30 p.m. outside the bank premises via a TeleBank administrator
- 1:00 p.m. on the same day outside the bank premises via internet banking and mobile application services/ API

##### Rules for queuing due to lack of cover:

Due to a lack of funds, HUF orders will be queued until the following dates:

- For occasional transfer orders:
  - in the case of submission via internet banking or mobile application service, the order shall be queued until 4:30 p.m. (1:00 p.m. on Saturdays) on the debit day (with the exception of the Instant HUF Transfer order, which does not have a queue).
  - In the case of an order submitted via TeleBank, there is no queuing.
- In the case of a group direct debit order, if it is charged to the credit account in which you are the obligor, we shall queue the order by 6:00 p.m. on the debit day + 1 bank business day.

##### Rules for foreign currency transfers and transfers to credit accounts:

Transfer currency	Credit card account currency	Deadline for receipt	Credit value date <sup>2</sup>	Exchange rate <sup>1</sup>
EEA currency credit (Not HUF)	with HUF conversion	4:00 PM	Original value date included in the order	last listed commercial currency purchase rate
No EEA currency credit (Not HUF)	with HUF conversion	4:00 PM	T (but no earlier than the original value date on the order)	
SEPA Credit Transfer credit on HUF account with conversion (Not HUF)	with HUF conversion	4:00 PM	Original value date included in the order	

<sup>1</sup> Credit is made at T daily rate.

<sup>2</sup> If the value date of the order falls on a public holiday, the credit day will be the first banking day following the public holiday.

## VII. CREDIT CARD INSTALLMENT SERVICES

### 1) Installment payment services

#### 1.1 Repayment of credit card expenses in installments:

By using one of the installment payment services, you can repay your credit card expenses in equal installments spread over several months. The availability of installment payment services depends on a preliminary credit risk assessment. The amount of the first and last monthly installments may differ from the amount of the subsequent monthly installments.

Products: Erste EasyPay, Easy Repayment, Automatic Easy Repayment and Instant Easy Repayment.

	Erste EasyPay	EasyRepayment	Automatic Easy Repayment	Instant Easy Repayment From 27.06.2024 it will be terminated
Range of transactions	Purchase transaction Money transfer Group direct debit <sup>1</sup>	Purchase transaction Money transfer Cash withdrawal Group direct debit <sup>1</sup> It can be demanded for several transactions together. <sup>4</sup>	Purchase transaction	Purchase transaction
Request channel	George WEB and George APP	TeleBank	TeleBank and Online, by applying for a new credit card	POS / VPOS terminal
Tenor	3, 6, 12, 24 months	12–60 months <sup>2</sup>	12–60 months	3, 6, 10, 12 months
Minimum amount that can be used per transaction	HUF 20,000	HUF 50,000 <sup>4</sup>	HUF 30,000	HUF 20,000
Requirement income condition and disqualifying reasons		Transactions that belong to the same accounting period and have not been settled can be combined into Easy Repayment. <sup>3</sup>		Declaration of consent
			Not available in the case of overpayment.	

<sup>1</sup> The credit card account is available for group direct debits from 2/1/2023.

<sup>2</sup> For customers with the Wizz Air Comfort package: the service is also available at 0% interest for a period of 6 months for purchases made with Wizz Air.

<sup>3</sup> Transactions booked before and after the accounting date cannot be included in Easy Repayment. Furthermore, from the range of Transactions, the following can be merged: the purchase type with the direct debit type, and the transfer type with the cash withdrawal type. For example: accounting period: 11/10/2023–12/11/2023. buying: HUF 40,000 cannot be combined with a HUF 20,000 transfer booked for the same accounting period. For example 2: accounting period: 11/10/2023–12/11/2023. buying: HUF 40,000; accounting period (for which the payment deadline has not yet expired): 10/10/2023–11/10/2023. buying: HUF 25,000, the two items cannot be combined into one Easy Repayment.

<sup>4</sup> In the case of combining several transactions, the minimum amount for the combined transactions.

#### 1.2 Withdrawal and repayment of free credit line in details:

By using the service, you can transfer money to any domestic HUF-based bank account at the expense of your free credit line. You have the option to repay the amount of the loan taken out in this scheme in equal installments over several months provided that

the associated interests are paid. The amount of the first and last monthly installments may differ from the amount of the subsequent monthly installments. The service is available based on the Bank's preliminary credit risk assessment.

The service can also be requested for a new credit card, for loan replacement. After disbursement of the Erste EasyCash requested for loan replacement, we check whether the loan has been replaced. If, after disbursement of the Erste EasyCash, it cannot be established from the Central Credit Information System that the loan to be redeemed has ceased, then the interest rate shall change to the original annual interest rate + 4% from the first due date after the 105<sup>th</sup> day after the disbursement. The interest rate change resulting from the above cannot be considered a unilateral interest rate change on the part of the Bank.

**Products:** Erste EasyCash service. From 4/11/2023 a maximum of one Erste EasyCash and one Erste EasyCash supplement can be used for one credit card at the same time. The amount of services can be supplemented.

	<b>Erste EasyCash<sup>2</sup></b>
Range of transactions	Transfer from credit card to another account <sup>1</sup>
Request channel	George WEB and George APP, TeleBank, Mobile bankers
Tenor	12–60 months
Minimum amount that can be used	HUF 100,000
Maximum amount that can be used	0–6 months after opening the credit card: 50% of the free credit line 7–12 months after opening the credit card: 90% of the free credit line From 12 months after opening the credit card: 90% of the free credit line or the unused credit line minus HUF 10,000, whichever offers a larger yield

<sup>1</sup>Erste EasyCash service cannot be used for transfers from one's own credit card to one's own current account.

<sup>2</sup> For cardholders with more than one main credit card, George Web and App automatically offers the opportunity to apply for Erste EasyCash on the main credit card with the highest available credit line. The service can only be set up for one credit card per day. From 12/1/2023, the new name of the Tele-Loan installment payment service (including the Tele-Loan installment service supplement) is Erste EasyCash.

**The amount of Erste EasyCash services can be supplemented.** The supplement can only be used by customers with a Erste EasyCash service. In the case of a supplement, the range of transactions, the minimum amount are the same as the original service. The application channel: TeleBank. Tenor: 48–60 months.

### 1.3 Application and payment deadline for installment payment service

<b>Installment payment services</b>	<b>Application channel for installment payment service</b>	<b>Installment service application final submission deadline<sup>3</sup></b>	<b>Disbursement date<sup>4</sup></b>
Erste EasyCash	George APP/WEB	0:00 AM	T
	TeleBank	working day 0:00 AM - 4:00 PM	T
		working day 4:00 PM - 0:00 AM and non-working day	T+1 working day
EasyRepayment	TeleBank	working day	T
		non-working day	T+1 working day
Erste EasyPay	George	0:00 AM	T
Automatic Easy Repayment	TeleBank	0:00 AM	T <sup>5</sup>
Instant Easy Repayment	George/Telebank	0:00 AM	T <sup>5</sup>

<sup>3</sup> The final submission deadlines above apply to normal business days. On Saturday business days in Hungary, in the case of the EasyCash service requested via a TeleBank administrator, if the payment is made to an account outside the bank, the installment payment setting day is 12:30 p.m.

<sup>4</sup> The Bank decides on the request based solely on the terms and conditions of the service, as well as its own credit assessment and other internal regulations, and accordingly carries out an inspection, in which case the disbursement date may be increased by +1 bank working day.

<sup>5</sup> The day the service was set up.

## VIII. FEES AND INTEREST FOR CREDIT CARD INSTALLMENT SERVICES SOLD FROM 7/1/2023

### 1) Reference APR

	Erste EasyPay	Easy Repayment	Automatic Easy Repayment	Instant Easy Repayment	Erste EasyCash	In case of supplementing Erste EasyCash
Reference APR	19.67%	33.17%	33.17%	34.36%	34.27%	16.76%–35.37%

### 2) Annual loan interest rate

Products that offer the possibility of repayment in monthly installments for credit card expenses:	Tenor				
	12–36 months	37–59 months	60 months		All tenors
Loan amount	up to the amount of the credit limit	up to the amount of the credit limit	Under HUF 150,000	HUF 150,000 or above	up to the amount of the credit limit
Erste EasyPay – Standard category	-	-	-		17.99%
Easy Repayment – discount category 1	26.99% – 27.99%	18.99%–20.99%	15.99% – 17.99%	14.99–16.99%	-
Easy Repayment – Standard category	28.99%	28.99%	27.99%	26.99%	-
Automatic Easy Repayment – Discount category 1	26.99%–27.99%	18.99%–20.99%	14.99%–16.99%	14.99%–16.99%	-
Automatic Easy Repayment – Standard category	28.99%	28.99%	26.99%	26.99%	-
Instant Easy Repayment – Discount category 1	-	-	-		19.9%
Instant Easy Repayment – Standard category	-	-	-		29.9%

### Erste EasyPay Promotions:

From July 1, 2023 until withdrawal, we charge an annual interest of 0 percent for every 3-month Erste EasyPay setup of no more than HUF 50,000.

Products that offer free credit line withdrawal and repayment in monthly installments:	Tenor			
	12–36 months	37–59 months	60 months	
Loan amount	up to the amount of the credit limit	up to the amount of the credit limit	Under HUF 300,000	HUF 300,000 or above
Erste EasyCash – Discount category 1	26.99%–27.99%	18.99%–20.99%	15.99%–17.99%	14.99%–16.99%
Erste EasyCash – Standard category	28.99%	28.99%	27.99%	26.99%

**Standard category:** The standard conditions according to the current product description.

**Discount category 1:** It is available if, in the 6 months before using the product, there was a maximum of one month in which there was an interest payment on the used credit line. Unless the interest payment was made in the month immediately before the use.

In the case of the Erste EasyCash Supplement		Requested Supplement	
Annual loan interest rate for existing Erste EasyCash service		Tenor: 48–60 months	
Minimum	Maximum	Annual loan interest rate If the amount of the Supplement is below HUF 150,000	Annual loan interest rate If the amount of the Supplement is HUF 150,000 or above
0%	15.89%	15.99%	14.99%
15.90%	15.99%	15.99%	14.99%
16.90%	16.99%	16.99%	15.99%
17.90%	17.99%	17.99%	16.99%
18.90%	18.99%	18.99%	17.99%
19.90%	19.99%	19.99%	18.99%
20.90%	20.99%	20.99%	19.99%
21.90%	21.99%	21.99%	20.99%
22.90%	22.99%	22.99%	21.99%
23.90%	23.99%	23.99%	22.99%
24.90%	24.99%	24.99%	23.99%
25.90%	25.99%	25.99%	24.99%
26.90%	26.99%	26.99%	25.99%
27.90%	27.99%	27.99%	26.99%
28.90%	28.99%	28.99%	27.99%
29.90%	29.99%	29.99%	28.99%

### 3) Fees

**Erste EasyPay withdrawal fee:** HUF 490. The amount is charged per setting.

Erste EasyCash opening fee/Supplement fee until 3/31/2024: 1.09% of the amount used: minimum HUF 4,059, maximum HUF 13,530. The amount is charged per opening

Erste EasyCash opening fee/Supplement fee from 4/1/2024: 1.09% of the amount used: minimum HUF 4,773, maximum HUF 15,911 The amount is charged per opening

**Fee payable in the case of partial prepayment for the following products:** Easy Repayment, Erste EasyPay, Erste EasyCash:

- In the case of credit card contracts before 1 March 2010: HUF 7 702
- In the case of credit card contracts after 1 March 2010:
  - 1% of the prepayment amount, maximum HUF 30 000 (if the period between the date of the prepayment and the expiration date of the tenor exceeds one year), or
  - 0.5% of the prepayment amount, maximum HUF 30 000 (if the period between the date of the prepayment and the expiration date of the tenor does not exceed one year).
- Prepayment is free of charge once within 12 months, up to HUF 200,000.

During the prepayment, a maximum of the part above the minimum amount prescribed for the given product can be prepaid. This is HUF 50,000 for Easy Repayment, and Erste EasyCash. HUF 20,000 for Erste EasyPay, Automatic Easy Repayment and Instant Easy Repayment. If the credit card contract is terminated in accordance with Sections II. 2. And 6. of the General Terms and Conditions, we do not charge the full prepayment fee.

**Fee payable upon full prepayment** for the following products: Easy Repayment, Erste EasyPay, Erste EasyCash:

- In the case of credit card contracts before 1 March 2010: HUF 15 404
- In the case of credit card contracts after 1 March 2010:
  - 1% of the prepayment amount, maximum HUF 30 000 (if the period between the date of the prepayment and the expiration date of the tenor exceeds one year), or
  - 0.5% of the prepayment amount, maximum HUF 30 000 (if the period between the date of the prepayment and the expiration date of the tenor does not exceed one year).

Fee to be paid for partial and full prepayment in the case of Automatic Easy Repayment and Instant Easy Repayment: HUF 0

The partial and full prepayment fee is per product, i.e. per Easy Repayment, Erste EasyCash and Erste EasyPay. During the prepayment, a maximum of the part above the minimum amount prescribed for the given product can be prepaid. This is HUF 50,000 for Easy Repayment, and Erste EasyCash. HUF 20,000 for Erste EasyPay, Automatic Easy Repayment and Instant Easy Repayment. If the credit card contract is terminated in accordance with General Terms and Conditions II. it takes place on the basis of points 2.6, we do not charge the full prepayment fee.

## IX. FEES AND INTEREST FOR CREDIT CARD INSTALLMENT SERVICES SOLD BEFORE 7/1/2023

### 1) Application period: From 4/11/2023 until 6/30/2023

#### 1.1. Reference APR

	Erste EasyPay	Easy Repayment	Automatic Easy Repayment	Instant Easy Repayment	Erste EasyCash	In case of supplementing Erste EasyCash
Reference APR	19.67%	33.17%	33.17%	34.36%	34,27%	16.76%–35.37%

#### 1.2. Annual loan interest rate

Designation	Annual loan interest rate				
	12–36 months	37–59 months	60 months		All tenors
Tenor					
Amount of the loan	up to the amount of the credit limit	up to the amount of the credit limit	Under HUF 150,000*	HUF 150,000* or above	up to the amount of the credit limit
EasyRepayment – discount category 1	26.99%–27.99%	18.99%–20.99%	15.99%–7.99%	14.99%–16.99%	-
Easy Repayment – Standard category	28.99%	28.99%	27.99%	26.99%	-
Automatic Easy Repayment – Discount category 1	26.99%–27.99%	18.99%–20.99%	14.99%–16.99%	14.99%–16.99%	-
Automatic Easy Repayment – Standard category	28.99%	28.99%	26.99%	26.99%	-
Instant Easy Repayment – Discount category 1	-	-	-		19.9%
Instant Easy Repayment – Standard category	-	-	-		29.9%
Erste EasyPay – Special discount category	-	-	-		12.0%
Erste EasyPay – Standard category	-	-	-		17.99%

#### Erste EasyPay Promotions:

Standard category: From February 1, 2023 until June 30, 2023 we charge an annual interest of 8.99 percent for every 3-month Erste EasyPay setup of no more than HUF 50,000.

Special discount category: From February 1, 2023 until June 30, 2023, we charge an annual interest of 0 percent for every 3-month Erste EasyPay setup of no more than HUF 50,000.

Designation	Annual loan interest rate				
	Tenor	12–36 months	37–59 months	60 months	All tenors
Amount of the loan	up to the amount of the credit limit	up to the amount of the credit limit	Under HUF 300,000*	HUF 300,000 or above	up to the amount of the credit limit
Erste EasyCash – Discount category 1	26.99%–27.99%	18.99%–20.99%	15.99%–17.99%	14.99%–6.99%	-
Erste EasyCash – Standard category	28.99%	28.99%	27.99%	26.99%	-

In the case of the Erste EasyCash Supplement		Requested Supplement	
Annual loan interest rate for existing Erste EasyCash service		Tenor: 48–60 months	
Minimum	Maximum	Annual loan interest rate If the amount of the Supplement is below HUF 300,000	Annual loan interest rate If the amount of the Supplement is HUF 300,000 or more
0% <sup>1</sup>	15.89% <sup>1</sup>	15.99% <sup>1</sup>	14.99% <sup>1</sup>
15.90%	15.99%	15.99%	14.99%
16.90%	16.99%	16.99%	15.99%
17.90%	17.99%	17.99%	16.99%
18.90%	18.99%	18.99%	17.99%
19.90%	19.99%	19.99%	18.99%
20.90%	20.99%	20.99%	19.99%
21.90%	21.99%	21.99%	20.99%
22.90%	22.99%	22.99%	21.99%
23.90%	23.99%	23.99%	22.99%
24.90%	24.99%	24.99%	23.99%
25.90%	25.99%	25.99%	24.99%
26.90%	26.99%	26.99%	25.99%
27.90%	27.99%	27.99%	26.99%
28.90%	28.99%	28.99%	27.99%
29.90%	29.99%	29.99%	28.99%

<sup>1</sup> Available from 6/1/2023.



### 1.3. Fees

According to Section VIII.3.

#### 2) Application period: From 2/1/2023 until 4/10/2023

##### 2.1. Reference APR

	Erste EasyPay	Easy Repayment	Automatic Easy Repayment	Instant Easy Repayment	Erste EasyCash
Reference APR	19.67%	33.17%	33.17%	34.36%	34.27%

##### 2.2. Annual loan interest rate

Designation	Annual loan interest rate			
	12–36 months	37–59 months	60 months	All tenors
Easy Repayment – Discount category 1	27.99%	20.99%	17.99%	-
Easy Repayment – Standard category	28.99%	28.99%	26.99%	-
Automatic Easy Repayment – Discount category 1	27.99%	20.99%	17.99%	-
Automatic Easy Repayment – Standard category	28.99%	28.99%	26.99%	-
<b>Erste EasyCash</b> – Discount category 1	27.99%– 28.99%	20.99%– 22.99%	17.99%– 19.99%	-
<b>Erste EasyCash</b> – Standard category	28.99%	28.99%	26.99%	-
Instant Easy Repayment – Discount category 1	-	-	-	19.9%
Designation	Annual loan interest rate			
Tenor	12–36 months	37–59 months	60 months	All tenors
Instant Easy Repayment – Standard category	-	-	-	29.9%
Erste EasyPay – Special discount category	-	-	-	12.0%
Erste EasyPay – Standard category	-	-	-	17.99%

**Standard category:** The standard conditions according to the current product description.

**Discount category 1:** It is available if, in the 6 months before using the product, there was a maximum of one month in which there was an interest payment on the used credit line. Unless the interest payment was made in the month immediately before the use.

**Special discount category:** It can be used for a setting that was used for an electricity and/or gas bill payment transaction. The person entitled to the discount is one whose monthly net income in all bank accounts with us did not exceed HUF 400,000 in the month preceding the request, and/or whose the total savings managed by us are below HUF 1,000,000.

### 2.3. Fees

According to Section VIII.3.

### 3) Application period from 1/1/2023 to 1/31/2023

#### 3.1. Reference APR

	Erste EasyPay	Easy Repayment	Automatic Easy Repayment	Instant Easy Repayment	Erste EasyCash
Reference APR	19.67%	33.17%	33.17%	34.36%	34.27%

#### 3.2 Annual loan interest rate

Designation	Tenor			
	12–36 months	37–59 months	60 months	All tenors
Easy Repayment – Discount category 1	27.99%	20.99%	17.99%	-
Easy Repayment – Standard category	28.99%	28.99%	26.99%	-
Automatic Easy Repayment – Discount category 1	27.99%	20.99%	17.99%	-
Automatic Easy Repayment – Standard category	28.99%	28.99%	26.99%	-
Erste EasyCash – discount category 1	27.99%– 28.99%	20.99%– 22.99%	17.99%– 19.99%	-
Erste EasyCash – Standard category	28.99%	28.99%	26.99%	-
Instant Easy Repayment – Discount category 1	-	-	-	19.9%
Instant Easy Repayment – Standard category	-	-	-	29.9%
Erste EasyPay – Standard category	-	-	-	17.99%

**Standard category:** The standard conditions according to the current product description.

**Discount category 1:** It is available if, in the 6 months before using the product, there was a maximum of one month in which there was an interest payment on the used credit line. Unless the interest payment was made in the month immediately before the use.

**Erste EasyPay Promotions:**

- 1) For the period between September 21, 2022 and January 31, 2023, we set a 0 percent interest rate for every 3-month Erste EasyPay setup of no more than HUF 100,000.

### 3.3. Fees

According to Section VIII.3.

#### 4) Application period: from 12/1/2022 to 12/31/2022

##### 4.1. Reference APR

	Erste EasyPay	Easy Repayment	Easy Repayment	Instant Easy Repayment	Erste EasyCash
Reference APR	14.93%	33.17%	33.17%	34.36%	34.27%

##### 4.2 Annual loan interest rate

Tenor	Annual loan interest rate			
	12–36 months	37–59 months	60 months	All tenors
Easy Repayment – discount category 1	27.99%	20.99%	17.99%	-
Easy Repayment – Standard category	28.99%	28.99%	26.99%	-
Automatic Easy Repayment – discount category 1	27.99%	20.99%	17.99%	-
Automatic Easy Repayment – Standard category	28.99%	28.99%	26.99%	-
Erste EasyCash – discount category 1	27.99%– 28.99%	20.99%– 22.99%	17.99%– 19.99%	-
Erste EasyCash – Standard category	28.99%	28.99%	26.99%	-
Instant Easy Repayment – Discount category 1	-	-	-	19.9%
Instant Easy Repayment – Standard category	-	-	-	29.9%
Erste EasyPay – Standard category	-	-	-	13.9%

**Standard category:** The standard conditions according to the current product description.

**Discount category 1:** It is available if, in the 6 months before using the product, there was a maximum of one month in which there was an interest payment on the used credit line. Unless the interest payment was made in the month immediately before the use.

#### Erste EasyPay Promotions:

For the period between September 21, 2022 and January 31, 2023, we set a 0 percent interest rate for every 3-month Erste EasyPay setup of no more than HUF 100,000.

### 4.3. Fees

According to Section VIII.3.

## 5) Application period: Until 11/30/2022

## 5.1 Interest and APR

	Erste EasyPay	Easy Repayment	Instant Easy Repayment	Automatic Easy Repayment	Erste EasyCash
Tenor	According to Section VII.1.1	6-48 month	According to Section VII.1.1	6-48 month	6-60 month
Monthly loan interest rate <sup>1</sup>	In the case of installment payments used between 5/18/2022 and 8/31/2022: 0.992% In the case of installment payments used from 9/1/2022: 1.158%	2.46%	In the case of installment payments used until 10/31/2020: 0.990% In the case of installment payments used from 11/1/2020: 2.492%	1) 2,24% <sup>2</sup> 2) 2,33% <sup>2</sup> 3) 2,71% <sup>2</sup>	2.46% <sup>3</sup>
Reference APR <sup>1</sup>	In the case of installment payments used between 5/18/2022 and 8/31/2022: 12.68 % In the case of installment payments used from 9/1/2022: 14.93%	33,87%	APR in the case of installment payments used until 10/31/2020: 12.55% APR in the case of installment payments used from 11/1/2020: 34.36%	1) 30,5% 2) 31,8% 3) 37,8%	34,8% <sup>3</sup> 35% <sup>3</sup> 35,2% <sup>3</sup>

<sup>1</sup> The monthly fixed interest rate and the corresponding APR value may differ depending on the tenor. The bank reserves the right to set a different interest rate for each transaction.

<sup>2</sup> Depending on repayment behavior

<sup>3</sup> In the case of Erste EasyCash reclassified from the previous Tele-Kölcsön Plusz product, the monthly loan interest is: 2.74%, the reference APR

APR: 39.4%, 39.6%, 39.7%. The reason for the different APR values is that the commission for Installment Payment Services is different: for credit cards applied for before January 1, 2013, 0.2% of the amount of the installment payment service is paid for credit cards applied for from January 1 to August 4, 2013. 0.2% of the amount of the service, in the case of a credit card applied for starting on August 5, 2013, 0.3% of the amount of the paid installment service.

**Erste EasyPay Promotions:**

From May 18, 2022 to June 30, 2023, we shall set a HUF 0 withdrawal fee for all Erste EasyPay settings.

For the period between May 18, 2022 and September 20, 2022, we set a 0 percent interest rate for all 3-month Erste EasyPay settings of no more than HUF 50,000.

For the period between September 21, 2022 and January 31, 2023, we set a 0 percent interest rate for every 3-month Erste EasyPay setup of no more than HUF 100,000.

**5.2.Fees**

According to Section VIII.3.

**X. Credit card annual percentage rates (APRs) by card type**

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

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

<i>Credit Cards applied for between 01.07.2014 and 31.12.2015</i>	<i>Minimum credit amount (HUF)</i>	<i>Maximum credit amount (HUF)</i>	<i>Credit Cards applied for between 01.07.2014 and 31.12.2014</i>		<i>Credit Cards applied for between 01.01.2015 and 30.06.2015</i>		<i>Credit Cards applied for between 01.07.2015 and 31.12.2015</i>	
			<i>Monthly interest</i>	<i>APR</i>	<i>Monthly interest</i>	<i>APR</i>	<i>Monthly interest</i>	<i>APR</i>
Citi Life Credit Card, Shell-Citibank Credit Card, Telekom-Citibank Credit Card,	100,000	199,000	2.10%	41.3%	2.08%	41.0%	2.04%	40.4%
	200,000	299,000	2.49%	41.0%	2.49%	41.0%	2.46%	40.5%
	300,000	374,000	2.64%	41.3%	2.61%	40.8%	2.60%	40.6%
	from 375,000		2.70%	41.3%	2.68%	41.0%	2.64%	40.4%
Platinum Credit Card	375,000	599,000	2.24%	41.3%	2.23%	41.1%	2.20%	40.6%
	from 600,000		2.49%	41.2%	2.48%	41.0%	2.45%	40.5%
Ultima Credit Card	375,000	599,000	1.69%	41.4%	1.67%	41.0%	1.49%	37.8%
	from 600,000		2.14%	41.2%	2.13%	41.0%	2.10%	40.5%

<i>Credit Cards applied for between 01.01.2013 and 30.06.2014</i>	<i>Minimum credit amount (HUF)</i>	<i>Maximum credit amount (HUF)</i>	<i>Credit Cards applied for between 01.01.2013. and 30.06.2013.</i>		<i>Credit Cards applied for between 01.07.2013 and 31.12.2013</i>		<i>Credit Cards applied for between 01.01.2014 and 30.06.2014.</i>	
			<i>Monthly interest</i>	<i>APR</i>	<i>Monthly interest</i>	<i>APR</i>	<i>Monthly interest</i>	<i>APR</i>
Citi Life Credit Card, Shell-Citibank Credit Card, Telekom-Citibank Credit Card,	100,000	199,000	2.31%	44.9%	2.20%	43.0%	2.14%	42.0%
	200,000	299,000	2.70%	44.5%	2.61%	43.0%	2.55%	42.0%
	300,000	374,000	2.85%	44.8%	2.77%	43.4%	2.68%	41.9%

	from 375,000		2.91%	44.9%	2.77%	42.5%	2.73%	41.8%
Platinum Credit Card	375,000	599,000	2.45%	44.9%	2.31%	42.5%	2.23%	41.1%
	from 600,000		2.68%	44.5%	2.61%	43.3%	2.54%	42.1%
Ultima Credit Card	375,000	599,000	1.89%	45.0%	1.80%	43.3%	1.73%	42.1%
	from 600,000		2.31%	44.1%	2.23%	42.7%	2.15%	41.3%

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

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

## XI. CREDIT CARD TRANSITIONAL AND PERMANENT PAYMENT FACILITIES

The purpose of the credit card payment facilities is to provide assistance to credit card account holders who have temporary or permanent payment difficulties in accordance with Section VI of the Retail Credit Card General Terms and Conditions.

Section VI. Of The Retail Credit Card General Terms and Conditions of Erste Bank can provide all the payment facilitation options included in point 1 in its invitation to offer available on its [website](#), as well as in accordance with its own credit assessment and other internal regulations, to the Main Card holder

	<b>Temporary assistance Deferred payment</b>	<b>Temporary assistance Paying a moderate amount</b>	<b>Permanent assistance Paying an ultimate moderate amount</b>
Duration of payment deferral	4 consecutive accounting periods	9 consecutive accounting periods	It is ultimate it lasts until the debt is repaid
Start of payment deferral	the next accounting date from the date of approval of the application	the next accounting date from the date of approval of the application	the next accounting date from the date of approval of the application
Credit card account monthly interest and monthly default interest during payment deferral	0%	0%	0.999%
Credit card account related installment payment services monthly interest and monthly default interest during payment deferral	0%	0%	Installment payment services shall be discontinued.
Fees charged during payment deferral (1)	HUF 0	HUF 0	HUF 0
During the period of payment deferral, the minimum amount to be paid <sup>1</sup> :	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:	blocked	blocked	blocked and then terminated after the accounting date under the "Permanent assistance Payment of a permanent moderate amount" contract
Status credit account during the payment facilitation period:	blocked	blocked	Blocked and then terminated after the accounting date set under the "Permanent assistance Payment of a permanent moderate amount" contract

<sup>1</sup>Except for the repayment protection insurance fee, which is up to a fixed amount of the minimum payable amount

## XII. CALCULATION OF DUE FEES AND COMMISSIONS

### 1) Due fees and commissions

Fee for the fulfillment of a direct debit order: when using the service

Balance inquiry fee: when using the service

Fee for making a deposit at an Erste Bank ATM: when using the service

Erste EasyPay withdrawal fee: while using the services

Erste EasyCash opening/supplement fee: while using the services

Erste MobilePay registration fee: when using the service

Case transfer fee: when using the service

Case-by-case transfer fee: when using the service

The part of the annual fee (main card and supplementary card) accrued proportionally over time: upon cancellation of the credit card

Main card annual fee: annually on the accounting date of card production

Main card issuance fee: after applying for a new card at the time of the first card production

Card replacement fee: when using the service

Card blocking fee: when using the service

Change of card type: when using the service

Card reproduction fee: when using the service

Fee for a payment request initiated by the beneficiary: when using the service

Exceeding limit fee: on the accounting date

1<sup>st</sup> installment of late payment fee (basic fee): on the payment deadline

2<sup>nd</sup> installment of late payment fee: fee charged on the 19<sup>th</sup> day from the payment deadline

Cash withdrawal fee: when using the service

Record/modify/renew/delete a secondary identifier: when using the service

PIN change fee: when using the service

PIN reproduction fee: when using the service

Repayment fee by postal check: when using the service



Prepayment fee for installment payment services: when using the service  
 Bill payment fee via the Erste MobilePay service: when using the service  
 Supplementary card annual fee: annually on the accounting date of card production  
 Supplementary card issuance fee: after applying for a new card at the time of the first card production  
 Package fee for packages linked to a Wizz Air credit card: on the accounting date  
 Package change fee for packages linked to a Wizz Air credit card: on the accounting date  
 Monthly account management fee : accounting date

## 2) Calculation of fees and commissions

Fees and commissions determined as a percentage (hereinafter collectively referred to as: Fees) is based on the sum of the transactions concerned. The Fee is charged per transaction, in the currency of account management, i.e. HUF. Based on Act CXVI of 2012 on (FTT), fees/commissions charged on the basis of +(0.3% max HUF 10,000) or +(0.6%) fee portion shall be credited in the calendar month following the fee/commission settlement in the case of payment orders completed on credit card accounts where the owner of the credit card account is a resident of another member state or is a resident of the member state under the tax laws of the given state.

Free of charge means HUF 0 in all cases in relation to this Announcement.

All item fees indicated in this Announcement – including the item fee part of the composite fees – are variable, they change according to the consumer price index established by the Central Statistical Office. This rule does not apply to percentage fees. The currency conversion commission percentage is calculated based on the exchange rate used by the international card organization on the day of the transaction.

## XIII. BASIC CONCEPTS, DEFINITIONS

### Instant transfer:

From March 2, 2020, we provide it 24 hours a day, every day of the year:

- the submission of non-expiry HUF transfer / transfer orders initiated electronically from the HUF account to the target account within the bank, and their fulfillment in accordance with the rules for Instant HUF Transfers up to a limit of HUF 1 billion;
- the submission of non-expiry HUF transfer orders for a maximum amount of HUF 20 million initiated electronically from the HUF account to a non-bank, domestic target account and the fulfillment of them as an Instant HUF Transfer;

### Accident, illness and luggage insurance, assistance service

Credit cards issued by Erste Bank include free accident, illness and luggage insurance, as well as an assistance service (hereinafter: travel insurance). The insurance is valid if the Insured party travels outside of Hungary or the country of permanent residence of the Insured party (Cardholder), during the duration of the trip not exceeding thirty or sixty (in the case of the Erste Platinum Credit Card) consecutive days. The assistance service is available 24 hours a day in Hungarian, and the company providing the service is authorized to act on behalf of the insurer in the case of problems. Assistance telephone number: +36 1 458 4465\*

### Group direct debit order for the repayment of credit card debt:

The service has been provided since February 7, 2017. A Group Direct Debit Order for the repayment of credit card debt can only be issued for the Minimum payable amount. Only Private Banking and Erste World/Premium Account holders can also authorize the repayment of the Total Used credit limit to carry out a direct debit to their retail bank account with the Bank or another Bank.

### Definitions of fees and commissions in relation to this Announcement:

Item price: A variable rate fee that is determined in HUF, as well as the minimum and maximum value determined in HUF related to each fee, as well as the fee portion of the composite fee determined in HUF.

Percentage fees: A variable fee that is determined as a percentage, as well as a percentage-based part of the composite fee.

Composite fee: Which consists of a percentage fee, as well as an item fee determined in the amount of HUF.

**Annual fee:**

The annual card fee for the relevant year is charged annually, on the anniversary of the first card production, on the last business day of the anniversary month. If a card is reproduced or replaced before the due date of the annual card fee, the due date of the annual card fee does not change, the debit day is the last business day of the anniversary month of the production of the first card.

**Payment request:**

Request from the Paying party to initiate an Instant HUF transfer submitted electronically by the beneficiary – for the purpose of transmission to the payment service provider of the Paying party. The payment service provider managing the payment account of the Paying party forwards the payment request to the Paying party based on the agreement with the Paying party.

Amount: cannot exceed a maximum of HUF 20,000,000.

The Payment request is available according to the Announcement of the Retail Electronic Channel Services.

**Online purchase verification code:**

We provide an Internet purchase verification code service to approve online purchases. If the Account holder/Cardholder has provided their mobile phone number. Since February 1, 2017, we have automatically set up free Online purchase verification SMS code service for you. The details of the service are contained in the Retail Credit Card General Terms and Conditions.

**Late Payment fee:**

The late payment fees are administrative fees related to overdue claims, which were determined by taking into account the actual costs as follows:

- The 1<sup>st</sup> installment of the Late payment Fee is the basic fee, which includes the costs of determining the delay, initial customer notifications and related operational processes. The 1<sup>st</sup> installment of the Late payment Fee is charged in the case of overdue credit cards on the day of the payment deadline as a basic fee that must be paid by all customers on the day of the payment deadline.
- In addition to the cost of re-establishing the delay, the 2<sup>nd</sup> installment of the Late payment Fee includes the costs of early collection processes, such as administrative tasks related to the delay, sending letters, telephone notifications and related operational tasks. Only customers who are still in arrears on the 18<sup>th</sup> day after the payment deadline must pay the 2<sup>nd</sup> installment of the Late Payment Fee. Since February 6, 2017, we have not charged a late payment fee if the amount of the Used Credit Line is below HUF 1,000 and it is not repaid by the payment deadline.

**Default interest:**

Interest calculated after default payment. Its rate is at most one and a half times the annual transaction interest increased by 3 percentage points for one month (1/12), however, it may not exceed the rate for one month (1/12) of the value of the central bank base rate increased by 39 percentage points valid on the first day of the month preceding the relevant calendar half-year.

**Issuance fee:**

A one-time fee charged for new bank cards, which is charged for each bank card only when the first bank card (main card/supplementary card) is issued, starting from November 1, 2009.

**Redeemable issuance fee:**

The issuance fee for the credit card's main card and associated supplementary card can be redeemed (as of April 2, 2012) as follows:

- a) If the amount of recorded purchase transactions carried out with the main card or supplementary card of the given credit card since the issuance of the card reaches the amount of the issuance fee charged to the credit account, the amount corresponding to the issuance fee shall be credited to the credit account linked to the credit card on the credit card's accounting date.

- b) The redeemable issuance fee benefit applies to both the main card and the supplementary card. We examine the amount of purchase transactions separately for each bank card, on the basis of which the amount corresponding to the issuance fee is credited separately for each bank card.
- c) The issuance fee can be spent in the first three calendar months following the issuance of the given main card or supplementary card. The issuance date is the day the issuance fee is charged to the credit account, which is indicated in the account statement.
- d) The amount corresponding to the issuance fee is credited on the first accounting day following the accounting of the purchase transaction with which the amount of purchase transactions were carried out since the issuance of the card reaches the amount of the issuance fee.
- e) The basis of the examination of purchase transactions carried out with a credit card is the date of posting of the purchase transaction, so on a given accounting date we examine those purchase transactions that were posted no later than the current Credit Card date. The credit is given under the title "purchase reimbursement".
- f) The following transactions carried out and booked with a credit card are considered purchase transactions:
- settlement of goods and services at a commercial receiving points using a POS terminal (card acceptance device) or in other ways,
  - settlement of goods and services via the Internet,
    - mobile phone balance top-up at ATMs that provide this service.
- g) Purchase reimbursement only apply to purchase transactions charged to the credit line, so when providing a redeemable issuance fee benefit, we do not take into account purchase transactions that were charged to an overpaid credit account.
- h) Betting / gambling type transactions, cash withdrawal transactions, and interest and fee charges carried out via the commercial receiving point of sale POS or the Internet are not considered purchases.
- i) The Bank's calculation is the governing factor in determining the eligibility and amount of the purchase reimbursement
- j) In the case of transactions associated with any complaint by the credit account owner, the Bank reserves the right to individual consideration. Based on the result of the investigation of the complaint, the Bank decides whether a correction is necessary in relation to the mentioned transaction.
- k) We shall not credit the amount corresponding to the issuance fee to credit card holders who:
- we have already canceled the credit card agreement at the time specified for the credit, or
  - the Main Cardholder has already initiated the termination of the credit card agreement prior to the accounting date on which the amount of purchase transactions carried out since the issuance of the card reaches the amount of the issuance fee.

#### **Installment payment service transaction interest:**

The fixed monthly interest rate and the corresponding APR value may differ depending on the term of the Installment. The monthly interest rate is fixed. The Bank calculates the interest based on the following formula:

$$\text{Monthly interest} = \frac{\text{Capital amount} \times \text{interest rate (\%)} \times 30 \text{ day}}{36\,500}$$

The bank reserves the right to determine a different interest rate for each installment, taking into account its internal credit assessment rules and business interests.

The Bank charges interest on the disbursed loan from the date of disbursement, taking into account the length of the given settlement period. Payment of the installment monthly interest is due in monthly parts, including the capital.

The due date of the installments (capital and monthly interest) is the same as the Payment deadline of the credit card specified in the Statement.

#### **APR (Total Loan Rate):**

The internal interest rate, which expresses the ratio of the total fee of the loan compared to the total amount of the loan on an annual basis. When calculating the APR, we take into account:

- all fees to be paid by the Customer who is considered a consumer by the Credit Institutions Act in connection with the credit or loan agreement (including interest, fees, commissions and taxes),
- the costs of additional services related to the loan, if they are known to the Bank.

The use of these service(s) is required for the conclusion of the credit or loan agreement-in accordance with the provisions of the Government Decree 83/2010. (III.25.). The APR has been defined with respect to the current conditions and effective legal regulations, and may be modified upon any change in the associated terms and conditions. APR does not reflect the interest-related risks of the loan The detailed terms and rules on the calculation and publication of the APR can be found in Government Decree 83/2010. (III.25.). In the case of a credit card, when calculating the Reference APR, the Bank calculates a credit line of HUF 375,000.

**Installment payment service Reference APR:**

Installment payment service Reference APR: In the case of installment payment, when calculating the Reference APR, the Bank calculates the opening fee/drawdown fee/installment payment addition fee valid for using the installment payment service with a loan amount of HUF 500,000 with a term of 3 years and the monthly fixed loan interest and, in the case of the Erste Easy Cash service, the installment payment commission, was determined. Based on the above, in the following cases, a term other than 3 years is taken into account for the Reference APR calculation:

- Immediate Easy Repayment used until 30.11.2022: Term taken into account in reference APR calculation: 1 year
- Wizz Air Comfort Easy Repayment: Term considered in reference APR calculation: 6 months
- Erste EasyPay: Term considered in reference APR calculation: 2 years
- Immediate Easy Repayment: Term taken into account for reference APR calculation: 1 year
- In case of supplementing Erste EasyCash service: Term taken into account for reference APR calculation: 4 years

**Monthly account management fee:**

A monthly fee related to the maintenance, settlement and closing of the credit account.