

CREDIT CARDS TAKEN OVER FROM CITIBANK**(NO LONGER SOLD)****EFFECTIVE: FROM 4 FEBRUARY 2017**

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

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

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

Other amounts credited/paid to the credit account are made available immediately on the day of receipt by the Bank. If the amount credited/paid is received by the Bank by 6.00 p.m. on a banking day, it will be settled on the Account Holder's credit account on the same day (book-entry date). If the amount credited/paid is received after 6.00 p.m. on a banking day or on a non-business day, it will be settled on the Account Holder's credit account on the banking day following receipt (book-entry date). Amounts credited from an account within the Bank and received on a weekend or a non-business day are settled on the credit account on the business day following receipt.

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

If the bank card is used abroad or domestically, in a currency other than Hungarian forints (HUF), the original amount and currency of the transaction

– will be converted by the Visa International Card Organisation at the daily exchange rate applied by it into HUF as follows:

- if the currency of the transaction is not EUR, first into EUR, then this EUR amount into HUF;
- if the currency of the transaction is EUR, the original amount and currency of the transaction into HUF;

then this HUF amount will be debited to the Account Holder's bank account on the Bank Working Day following processing (book-entry date).

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

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

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

Blocking of card

Blocking may be initiated (from Hungary and abroad):

At the Bank's head office: **(00 36 1) 302-5885**
Via TeleBank Service: **(00 36 1) 298-0222**

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

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

In the case of VISA and MasterCard credit cards:

Maximum amount of emergency cash withdrawal in the legal tender of the country where cash withdrawal takes place*:	USD 5,000 *
Availability of emergency cash withdrawal, at the latest, starting from the announcement of the intent to use such a card to the International Card Organisation:	36 hours
Possible receipt of an Emergency Bank Card according to local time, at the latest, starting from the announcement of the intent to use such a card to the International Card Organisation:	72 hours
One-off fee for Emergency Cash Withdrawal abroad**	USD 175/occasion
One-off fee for the issuance of an Emergency Bank Card abroad	
(The service may be used for Wizz Air and Erste Platinum Credit Cards.)**	USD 225/occasion

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

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

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

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

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

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

Accident, health and luggage insurance and assistance service

Free accident, health and luggage insurance and assistance service (the 'Travel Insurance') belong to embossed bank cards issued by Erste Bank. The insurance is valid if the insured travels outside the borders of Hungary or the country where the permanent residence of the Insured (Card Holder) is located during the period of travel not exceeding 30 or (in the case of Erste Platinum Credit Cards) 60 consecutive days.

The assistance service may be used 24 hours a day in Hungarian. The company providing this service is authorised to act on behalf of the insurer in the event of any issue.

Assistance telephone: 00 36 1 458-4465

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

CREDIT CARD				
Description	Erste Credit Card ²	Wizz Air Credit Card ^{1,2} Erste Max Credit Card ^{2,3}	Erste Platinum Credit Card ^{2, 4}	Due date
Type of bank card	Visa Classic	MasterCard	MasterCard Platinum	
Fee rates associated with bank card				
Annual card fee for main card ⁵	It is equal to the annual card fee for the original credit card taken over from Citibank ⁶			Annually, every 12 months from the date on which the annual fee for the former credit card issued by Citibank is charged
Monthly card fee for main card ⁷	It is equal to monthly card fee for the original credit card taken over from Citibank ⁶			Monthly on the billing date
Annual card fee for supplementary card ⁵	It is equal to annual card fee for the supplementary card to the original credit card taken over from Citibank ⁶			Annually, every 12 months from the date on which the annual fee for the former credit card issued by Citibank is charged
Monthly card fee for supplementary card	It is equal to monthly card fee for the supplementary card to the original credit card taken over from Citibank ⁶			Monthly on the billing date
Fee of reproduction of bank card	HUF 0			Immediately
Fee of reproduction of PIN	HUF 0			Immediately
PIN modification fee at ERSTE ATMs in Hungary	HUF 0			Immediately
PIN modification fee at other ATMs in Hungary and abroad	HUF 300			Immediately

Charge for credit card blocking	free of charge				
Card replacement fee	HUF 4,900				Immediately
Other card fees					
Date of application for Citibank credit card	until 31.12.2012	from 01.01.2013 until 04.08.2013	from 05.08.2013 until 31.08.2013	from 01.09.2013	
Late payment fee*	HUF 3,887	HUF 3,887	HUF 4,557	HUF 4,557	On the payment due date
Overlimit fee ¹⁰	HUF 3,552	HUF 3,552	HUF 4,050	HUF 4,050	Monthly on the billing date
Repayment by postal cheque	HUF 277	HUF 277	HUF 277	HUF 396	On the date when the amount paid is credited
Repayment in bank branch ¹¹	HUF 389	HUF 389	HUF 389	HUF 497	On the date when the amount paid is credited
Purchase commission ¹²	–	0.2%	0.3%	0.3%	On the first day of the month following the settlement period
Commission of Loan on Phone service ¹³	–	0.2%	0.3%	0.3%	On the first day of the month following the settlement period
Commission of fees charged ¹⁴	–	0.2%	0.3%	0.3%	On the first day of the month following the settlement period
Cash withdrawal commission ¹⁵	–	0.3%	0.3%	0.6%	On the first day of the month following the settlement period
Cash withdrawal fee	2.77% min. HUF 1,000	2.77% min. HUF 1,000	3.03% min. HUF 1,600	3.03% min. HUF 1,600	Immediately
Internal transfer from own credit card to own bank account via Erste NetBank or Mobilbank or TeleBank ¹⁶	1.38% Min. HUF 500	1.38% Min. HUF 500	1.52% Min. HUF 800	1.52% Min. HUF 800	Immediately
Erste NetBank or Mobilbank transfer from own credit card to other bank account ¹⁶	1.38% Min. HUF 500	1.38% Min. HUF 500	1.52% Min. HUF 800	1.52% Min. HUF 800	Immediately
Erste TeleBank transfer from own credit card to other bank account ¹⁶	1.38% Min. HUF 500	1.38% Min. HUF 500	1.52% Min. HUF 800	1.52% Min. HUF 800	Immediately
Request of general certificate ¹⁷ : Via Erste NetBank or by mail via TeleBank at Bank branch	–	–	HUF 1,000 HUF 2,000 HUF 3,000	HUF 1,000 HUF 2,000 HUF 3,000	Immediately

Request of individual certificate ¹⁷ : Via Erste NetBank or by mail via TeleBank at Bank branch	–	–	HUF 5,000 HUF 7,000 HUF 7,000	HUF 5,000 HUF 7,000 HUF 7,000	Immediately
Reprinting of credit card statements older than three months ²⁶	HUF 300/statement				Immediately
Cash repayment through Erste Bank ATMs in Hungary ¹⁹	HUF 199				Immediately
Balance enquiry via Erste Bank ATMs (in Hungary)	HUF 0				
Balance enquiry at POS terminal and Erste Bank branch	HUF 51				Immediately
Balance enquiry via other ATMs in Hungary or abroad	HUF 255				Immediately
Conditions of credit account					
Billing date (closing date of settlement period) ²⁰	The same day of every month individually set for each credit accounts. The billing date is one of the following days: the 2nd, 5th, 10th, 12th, 15th, 17th, 20th, 23rd, 26th and 28th day of the month				
Grace period	21 calendar days				
Minimum amount payable	5%, minimum HUF 2,000				
Interest on overdue amount ²¹	Maximum that may be charged according to the Civil Code				
Monthly account management fee ²²	HUF 250				Monthly on the billing date
Responsible custody fee/Custody obligation fee ²³	HUF 1,000/month/transaction				
Repayment of Credit Card debt through Direct Debit submitted to a bank account kept with another bank ²⁴	HUF 0				
Execution of Direct Debit Order (to the debit of credit card account)	HUF 0				
Credit and Installment Shield Insurance monthly fee ^{25(a)} (Not sold product)	0.79% of the credit line drawn plus the actual balance of the Installment Payment Services on the last date of the relevant settlement period/ max. HUF 5,000/month				Monthly on the billing date
Credit Shield Insurance fee ^{25(b)} (Not sold product)	0.79% of the credit line drawn/ max. HUF 5,000/month				Monthly on the billing date
Installment Payment Service credit shield insurance fee ^{25(c)} (Not sold product)	0.3% of the Balance of Credit Card Installment Payment Services				Monthly on the billing date
ERSTE credit card Payment Protection Insurance	The Payment Protection Insurance fee is stated in the Retail Credit Announcement				Monthly on the billing date
Set up fee for Loan on Phone and Loan on Phone Top-up products	0.988%, min. HUF 3,000 max. HUF 10,000				Immediately after disbursement
Other conditions for bank card services					
Validity of bank card	36 months				

Maximum number of supplementary cards that can be issued for one credit card	4	
SMS service		
Erste Credit Card Alert Service for main card and supplementary card ²⁶	HUF 428	Monthly on the billing date
Billing Date Information SMS Service for main card	Free of charge	
Internet Secure Code Service ²⁷	HUF 0/month + HUF 0/message	

- ¹ Based on cooperation between Erste Bank Hungary Zrt. and Wizz Air Hungary Kft., a travel points collection program is associated with the Wizz Air Credit Card, terms and conditions of which and one-time promotional campaigns are set out in the document entitled 'Terms of Point Collection'. Its version, as in force, is available on the www.ujbankom.hu website.
- ² The Bank issues the credit cards provided with a technology suitable for contactless payment. Accordingly, in the case of new card applications, supplementary card applications, card reproduction and renewal, the Bank provides a bank card suitable for contactless payment to the Card Holder.
- ³ An Erste Forint refund program can be requested for Erste Credit Cards issued and to be issued by the Bank. Erste Credit Cards that are associated with cash refunds under the Terms of Participation of the Erste Max Program qualify as Erste Max Credit Cards during the term of the program. The terms and conditions and details of cash refunds, as in force, are set out in the document entitled 'Terms of Participation of the Erste Max Program, which is available at the bank branches and on the www.ujbankom.hu website.
- ⁴ An Erste Forint refund program can be requested for Erste Platinum Credit Cards issued and to be issued by the Bank. Erste Credit Cards that are associated with cash refund under the Terms of Participation of the Erste Platinum Program qualify as Erste Platinum Credit Cards during the term of the program. The terms and conditions and details of cash refunds are set out in the document entitled 'Terms of Participation of the Erste Platinum Program, which is available at the bank branches and on the www.ujbankom.hu website.
- ⁵ The Bank debits the annual card fee for the reference year once a year, subsequently, on the date when the annual fee for the original credit card taken over from Citibank is charged, on the last business day of the anniversary month. The fees charged for the first time 24 months after Citibank charged its last annual fee. If, prior to the due date of the annual card fee, the card is regenerated or replaced, the due date for the annual card fee will not change.
- ⁶ The exact fee is stated in the information brochure on the transfer of Citibank customer accounts.
- ⁷ The fee is stated on the account statements under the name of "Zárlati díj".
- ⁸ The fee is charged if a Citibank credit card (Main Card and/or Supplementary Card) applied for from Citibank on or after 18 June 2012 is replaced.
- ⁹ The default charge is the administration fee associated with receivables in arrears (administration, correspondence, telephone calls, etc.). If the amount of the Credit Line Drawn is below HUF 1,000 and it is not repaid by the deadline for payment, the Bank will not charge a default charge.
- ¹⁰ The overlimit fee is charged when the credit amount greater than the one contracted for.
- ¹¹ Repayment at a bank branch is free of charge during the period of the promotion. The promotion is valid until revoked.
- ¹² The value calculated for purchase transactions (purchases with the credit card, multiple direct debits) that will be charged to the credit card account and shown in the account statement in one aggregate amount, in the month after the settlement of the subject month.
- ¹³ The value calculated for the amount disbursed in the subject month related to Loan On Phone service that will be charged to the credit card account and shown in the account statement in one aggregate amount, in the month after the settlement of the subject month.
- ¹⁴ The value calculated for the amount of fees charged (for example monthly fee, late payment fee, card replacement fee, etc.) that will be charged to the credit card account and shown in the account statement in one aggregate amount in the month after the settlement of the subject month.
- ¹⁵ The value calculated for the Cash Withdrawal (payment from ATM, cash paid out in bank branches) that will be charged to the credit card account and shown in the account statement in one aggregate amount, in the month after the settlement of the subject month.
- ¹⁶ The Loan on Phone service may not be used for the transaction. One-time transfers or internal transfers from own credit card to own current account via Erste NetBank, Mobilbank or TeleBank qualify as cash withdrawal-type transactions.
- ¹⁷ General certificates are i) The certification of one or several multiple direct debit order(s), ii) The certification of the details of existing multiple direct debit order(s), iii) The certification of transaction (debit/credit/installment payment services), iv) The certification of the termination of credit card agreement initiated by the Customer or the Bank, v) The certification of the insurance linked to the credit card, vi) The certification of bank reference, vii) The certification of transfer under the Citibank Instant Cash service, viii) The certification of balance, ix) The certification of balance supplemented with installment payment services, x) The certification of the amount / modification of the amount of the credit line, xi) The certification of installment payment services setup. All other certificates not listed under General certificates are in the 'Individual certificate' category.
- ¹⁸ Cash payments to Erste ATMs in Hungary are free of charge during the period of the promotion. The promotion is valid until revoked.¹⁹ Cash payments to Erste ATMs in Hungary are free of charge during the period of the promotion. The promotion is valid until revoked..
- ²⁰ In the case of credit card accounts taken over from Citibank, the customised billing date is stated in the information brochure relating to the transfer of customer accounts and the account statement.
- ²¹ Interest on overdue amount is the rate of the transaction interest increased by one-third of the base rate of interest of the central bank.

- ²² Monthly account management fee is associated with the keeping, settlement and billing of a credit account and the commitment of a credit line, and is charged on a monthly basis.
- HUF 250 for credit cards applied for from 10 September, 2009 until 17 June, 2012 (except for customers applying for Platinum, Ultima, Citi Life credit cards and applying for e-statement for credit card account(s)).
- ²³ The Bank is entitled to charge the responsible custody fee/custody obligation fee as of the occurrence of an event serving as a basis for responsible custody/custody obligation. The responsible custody fee/custody obligation fee is charged on a monthly basis.
- ²⁴ In the absence of a provision to a different effect, a direct debit order may only be given in respect of the Minimum Amount Payable.
- ^{25.a)} This fee will be included only in the statements of those customers who applied for Credit and Instalment Shield Insurance service. The fee payable amounts to 0.79% of the credit covered by insurance drawn and the actual balance and of the Instalment Payment Services on the last date of the relevant settlement period, however not more than HUF 5000/month. Credit and Instalment Shield Insurance is an optional service and its application will not influence approval of the card application. Generali Biztosító Zrt. provides the Credit and Instalment Shield Insurance. See details of the Credit and Instalment Shield Insurance in the relevant Insurance Terms and Conditions.
- ^{25.b)} This fee will be included only in the statements of those customers who applied for Credit Shield Insurance service. The fee payable amounts to 0.79% of the credit covered by insurance drawn and subsisting on the last date of the relevant settlement period, however not more than HUF 5000/month. Credit Shield Insurance is an optional service and its application will not influence approval of the card application. Generali Biztosító Zrt. provides the Credit Shield Insurance. See details of the Credit Shield Insurance in the relevant Insurance Terms and Conditions.
- ^{25.c)} This fee will be included only in the statements of those customers who applied for credit shield insurance related to Instalment Payment Services. The fee payable amount is defined based on the actual balance of the Instalment Payment Services on the last date of the relevant settlement period. Credit shield insurance is an optional service and its application will not influence the card contract. Generali Biztosító Zrt. Provides the credit shield insurance. See details of the credit shield insurance in the relevant Insurance Terms and Conditions.
- ²⁶ If the type of the original credit card taken over from Citibank is Platinum, Ultima or Citi Life card, the latter applied for until 31 December 2013, its fee is HUF 0.
- ²⁷ The SMS service is set free of charge in accordance with the provisions of the General Terms and Conditions of Retail Credit Cards.

One-time HUF transfer orders	Final submission deadline	Debit value date	Deadline for execution
Transfer via Erste NetBank outside the Bank	04:30 p.m.	T	T
Transfer via Erste NetBank within the Bank	06:00 p.m.	T	T
Transfer via Erste TeleBank outside/within the Bank	04:00 p.m.	T	T

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

- Transfer outside the Bank via TeleBank operator, Day T 12:30 p.m.
- Transfer outside the Bank via NetBank/MobilBank, Day T 13:00 p.m.

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

- One-time payment order
 - In the case of orders submitted via NetBank/Mobilbank, until 4:30 p.m. on the Debit Day (until 1:00 p.m. on Saturday),
 - There is no queuing in the case of orders submitted via TeleBank;
- In the case of direct debit (the Bank's Customer is the payer), until 6:00 p.m. on the Debit Day + 1 bank working day;

The Bank immediately executes HUF transfers within the Bank, initiated on weekends or non-business days, and transfers between own accounts via the NetBank and MobilBank channels. The first banking day following the transaction will be the book-entry date of the transfer.

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

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

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

Fee Payable for partial prepayment in connection with Equal Payment Plan/Equal Cash Payment Plan and Loan on Phone ⁵	In the case of credit card contracts before 1 March 2010:	HUF 5,000
	In the case of credit card contracts since 1 March 2010:	1% of the prepaid amount: (if the period between the prepayment date and the expiry date of the tenor in question exceeds one year), or 0.5% of the prepaid amount (if the period between the prepayment date and the expiry date of the tenor in question does not exceed one year) ⁶
Fee Payable for full prepayment in connection with Equal Payment Plan/Equal Cash Payment Plan and Loan on Phone ⁵	In the case of credit card contracts before 1 March 2010:	HUF 10,000
	In the case of credit card contracts since 1 March 2010:	1% of the prepaid amount: (if the period between the prepayment date and the expiry date of the tenor in question exceeds one year), or 0.5% of the prepaid amount (if the period between the prepayment date and the expiry date of the tenor in question does not exceed one year) ⁶
Fee payable for partial and full prepayment in connection with Zero Interest product and the Automatic Equal Payment Plan		
HUF 0		

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

2. In the case of the Equal Payment Plan (Automatic Equal Payment Plan), Zero Interest and Loan on Phone, the amount of the first month's installment may be different.

3. The fixed monthly interest rate and the APR value associated with it may be different for the individual tenors. The Bank reserves the right to set different interest rates for the individual transactions by taking into account its internal credit assessment rules and business interests.

4. Cash Withdrawal means a cash withdrawal Transaction from ATMs, the provision of cash by authorised Merchants to Card Holders, any Transaction made with a Card in post offices, in casinos and at money exchangers, Cash Transfers made with a Card, and any other Transaction that the Card Company or the Bank requires to be treated identically with Cash Withdrawals. Internal transfers from the Card to the Account Holder's retail current account kept with the Bank, via NetBank or in another way, if any, and transfer from the Card to another account via the telephone customer service qualify as Cash Withdrawal.

5. The partial and full prepayment fee applies to each individual Equal Payment Plan or Loan on Phone. During prepayment, maximum the part above the minimum amount required for the particular product and indicated in the above table (in the case of an Equal Payment Plan/Equal Cash Payment Plan/Loan on Phone, HUF 50,000) may be prepaid. If the credit card contract is terminated on the basis of Section II.2.6 of the General Terms and Conditions, the total prepayment fee is not charged.

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

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

8. The APR of Loan on Phone products for credit cards applied before 15 July 2010: 33.8%. The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010 (III.25.) on the determination, calculation and publication of the annual percentage

rate for a loan amount of HUF 500 000, a term of 3 years and a fixed monthly interest rate of 2.46%. Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

9. The APR of Loan on Phone products for credit cards applied till 31st of Dec 2012: 34.8%. The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of HUF 500 000, a term of 3 years, a fixed monthly interest rate of 2.46% and the set up fee (0.988% of the loan amount, min HUF 3000 max HUF 10 000). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

10. The APR of Loan on Phone products for credit cards applied from 1st of Jan 2013 until 4th of August 2013: 35%. The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of 500 000 HUF, a term of 3 years, a fixed monthly interest rate of 2.46% and the (0.988% of the loan amount, min HUF 3000 max HUF 10 000) and Commission of Loan on Phone Services (0.2% of the disbursed loan). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

11. The APR of Loan on Phone products for credit cards applied for as of 5th of August 2013: 35.2%. The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of HUF 500 000, a term of 3 years, a fixed monthly interest rate of 2.46% and the (0.988% of the loan amount, min HUF 3000 max HUF 10000) and the commission for Loan on Phone Services (0.3% of the disbursed loan). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

12. APR: 39.4% from loan application date 15th of July 2010 to 11th of December 2012 the APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of 500 000 HUF, a term of 3 years, a fixed monthly interest rate 2.74% and the for loan disbursement: 0.9% of the loan amount, min 3000 HUF, maximum 10 000 HUF. Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

From loan application date 12th of December 2012 and based on basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of 500 000 HUF, a term of 3 years, a fixed monthly interest rate 2.74% depending on the for loan disbursement is 0.988% of the loan amount, min HUF 3000 max HUF 10 000. Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

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

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

16. The APR of Advanced Loan on Phone products for credit cards applied for from 1st of January 2013 until 4th of August 2013: 39.6% (in the case of a monthly interest rate of 2.74%). The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of 500 000 HUF, a term of 3 years, a fixed monthly interest rate of 2.74% and the (0.988% of the loan amount, min HUF 3000 max HUF 10 000) and Commission of Loan on Phone Services (0.2% of the disbursed loan). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

17. The APR of Advanced Loan on Phone products for credit cards applied for as of 5th of August 2013: 39.7% (in the case of a monthly of a 2.74%). The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate for a loan amount of 500 000 HUF, a term of 3 years, a fixed monthly interest rate of 2.74% and (0.988% of the loan amount, min HUF 3000 max HUF 10 000) and Commission of Loan on Phone Services (0.3% of the disbursed loan). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

LIMITS ASSOCIATED WITH CREDIT CARDS

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

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

Default limits

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

Time lock limits

It is possible for the Bank's Customers to temporarily modify the amount and transaction number limits for up to a period specified by the Customer via TeleBank or NetBank, free of charge. The maximum allowed validity period of the time lock limit is 48 hours. After the expiry of the validity of the time lock limit, the limits applicable to the use of the bank card are restored to the value preceding the setting of the time lock limit.

Limits applied in the event of contactless payment:

Domestic transaction amount limit: HUF 5,000/transaction

Foreign transaction amount limit: HUF 5,000/transaction

MasterCard MoneySend limits:

MasterCard MoneySend credit limit HUF 100,000/day – the limit may not be modified either as a permanent or a time lock limit

Cash depositing via ATM

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

Credit card annual percentage rates (APRs) by card type

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

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

Credit Cards applied for from January 2016	Minimum credit amount (HUF)	Maximum credit amount (HUF)	Credit Card applied for between 01.01.2016 and 30.06. 2016		Credit Card applied for from 01.07.2016	
			Monthly interest	APR	Monthly interest	APR
Citi Life Credit Card, Telekom-Citibank Credit Card,	100,000	199,000	2.04%	40.2%	2.00%	39.5%
	200,000	299,000	2.42%	39.7%		
	300,000	374,000	2.55%	39.6%		
	from 375,000		2.64%	40.2%	2.00%	30.1%
Platinum Credit Card	375,000	599,000	2.15%	39.6%	2.15%	39.6%
	from 600,000		2.33%	38.4%		
Ultima Credit Card	375,000	599,000	1.49%	37.7%	1.49%	37.7%
	from 600,000		2.08%	40.0%		

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

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

Credit Cards applied for between 01.04.2012 and 12.2012	Minimum credit amount (HUF)	Maximum credit amount (HUF)	Credit Cards applied for between 01.04.2012 and 17.06.2012		Credit Cards applied for between 18.06.2012 and 30.06.2012		Credit Cards applied for between 01.07.2012 and 31.12.2012	
			Monthly interest	APR	Monthly interest	APR	Monthly interest	APR
Citi Life Credit Card, or Shell-Citibank and Telekom-Citibank Credit Cards applied for from 18.06.2012	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%
	from 375,000		2.95%	44.3%	2.95%	45.4%	2.95%	45.4%
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)	100,000	199,000	2.04%	36.3%				
	200,000	299,000	2.04%	31.8%				
	300,000	374,000	2.04%	30.3%				
	from 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%				
	from 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%				
	from 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%				
	from 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%				
	from 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%
	from 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%
	from 600,000		2.31%	44.0%	2.31%	44.0%	2.42%	45.9%

Monthly credit interest and APR in the case of credit cards applied for before 01.04.2012					Monthly credit interest	APR
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%

ERSTE MOBILEPAY

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

Transaction	Fee	Due date
Erste MobilePay registration	HUF 199	Immediately
Invoice payment through the Erste MobilePay service	HUF 150 + 0.16%	Immediately
Wire transfer through the Erste MobilePay service ¹	HUF 299 + 2.87%	Immediately
Parking through the Erste MobilePay service ²	HUF 0	-
Purchase of motorway vignettes through the Erste MobilePay service ²	HUF 0	-
Topping up of mobile phones through the Erste MobilePay service	HUF 0	-

¹ In the case of Wire Transfer Transactions made through the Erste MobilePay service, the maximum transaction limit is HUF 100,000.

² In the case of the Parking and Motorway Vignette Purchase Transactions made through the Erste MobilePay service, a convenience fee is charged by Cardnet Kártyarendszerek és -szolgáltatások Zrt. (Cardnet) providing the service, the rate of which is included in the General Terms and Conditions of Cardnet Kártyarendszerek és -szolgáltatások Zrt. (Cardnet), as in force.

Other definitions relating to fees and commissions

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

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

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

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

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

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

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