



MKB Széchenyi Rest Card – for a NICE (in Hungarian SZÉP) experience!

What is MKB SZÉP Card?

MKB SZÉP Card **replaces formerly used holiday vouchers and partly also hot-meal vouchers**. MKB Széchenyi Rest Card (MKB SZÉP Card) is an electronic voucher the outward form and principle of operation of which are similar to those of a bankcard. Employees whose employer pays fringe benefits under this legal title may get an MKB SZÉP Card. Individual deposits are not allowed to be made to the card.

What you should know about MKB SZÉP Card

- **It is the employer that applies for the issuance of such a Card for its employee** by providing the personal data of the employee. Employees do not have any administrative tasks in relation to our card issuer Company. We will either mail the Card to your address or mail cards in a batch to the employer together with the description of the information that is needed for using the card within 15 days counted from the placement of the order for the issuance of the Card.
- **The Card itself**, with the exception of partner cards and replacement cards, **is free of charge** (free of costs) for the employee. It is also **free of charge** (free of costs) for the employee **to use the card**.
- **Partner cards may be requested by employees for their direct relatives** (also life partner) either directly at our card issuing Company or through their employer. The cost of a partner card and replacement card is HUF 1,500 + VAT, which employees have to pay separately. **(The first partner card is free of charge until 31 December 2014.)**
- The **Card is valid for a period of 5 years**. We replace the employee's card free of charge when it expires on condition that deposits were made to the card in the last two years.
- It is with the Card (and exclusively with the Card) that the current balance on the voucher account of the employee's SZÉP Card may be spent. The balance of the Card may be spent to pay for services that the employee or his/her close relative (life partner) uses.
- **It is the employer that may deposit money on the card** of the employee. The deposit amount is booked by the card issuer on the employee's electronic voucher account. **No individual deposits are accepted.**
- Benefits are transferred to the account by the employer at a time of its choice. The payment transfer (together with the availability of the distribution list) is posted to the electronic voucher account within 3 days at the latest.
- **The transferred amount may be used** (spent) **by 31 May of the second calendar year that follows the year of the payment transfer**. No cash may be withdrawn with the card. After the expiry date the unspent amount may not be paid to the employee but has to be transferred back to the employer.
- **Three sub-accounts have to be kept on the voucher account:** accommodation, catering and leisure-time sub-accounts. Employees may request / get benefits transferred to the voucher account per sub-account and the employer transfers the benefits directly to these sub-accounts. The maximum amount liable to a preferential tax rate that may be allocated for accommodation purposes is HUF 225,000 a year, whilst the same for catering purposes is HUF 150,000 a year and the same for leisure-time activities is HUF 75,000 a year.
 - **The sums credited** to the MKB SZÉP Card **may not be re-allocated, i.e. transferred between the different sub-accounts.**
 - **The balance of any sub-account may be spent to pay for a domestic holiday package.**
 - The amount on the catering sub-account may be spent on buying hot-meals (and for holiday purposes) (but not for buying cold meals!)
 - The amount on the leisure-time sub-account may be spent on certain determined leisure-time services (and for holiday purposes).
 - The services that may be used are described in more detail on the backside also indicating the type of services that may not be used with the card.
- The services **may only be used with the card at such service providers that have a contract for the acceptance of MKB SZÉP Card.**
- Methods of payment with MKB SZÉP Card:
 - **via POS terminal** (in case the service provider and the cardholder are present jointly) – when a PIN code is required, the code of the sub-account in question (1111 accommodation; 2222 catering; 3333 leisure time) has to be given. There is no individual PIN code linked to the card.
 - with authorisation given **on the phone** (in case the service provider and the cardholder are present jointly)
 - with authorisation given **via the Internet** (in case the service provider and the cardholder are present jointly)
 - via **the service provider's webshop**
 - **with payment in advance (an advance is paid)**, without using the webshop, with the service provider and the cardholder logging into the card centre separately via the Internet. This method allows not only one-off but also regular payments (e.g. advance payment of a lunch menu in a restaurant on a weekly basis, monthly sports pass). It is the service provider and the cardholder that agree on the details of co-operation.
- You may enquire about service providers in the list of service providers menu on the website (www.mkbszepakartya.hu) where you can define several parameters. **If you do not find your favourite holiday resort, restaurant, sports club or zoo on our website, then please notify us in an e-mail so that we can contact the place.** The necessary contract can also be downloaded from the website, therefore you can initiate the conclusion of the contract in person as well.

- **On the website there is a current account statement (box) available** for the employee, **which can be accessed with the employee's own password.** You can see your own personal data as well as the personal data of the holder of your partner card, the data of the card, the credited payments and an itemised list of the services bought with the card together with the expiry date of the card.
- Employees **are notified with an e-mail** sent to their address **each time** benefits are transferred to the card and each time the card is used for payment for a service. In the event of unauthorised use of the card, the payment in question may be stopped within 5 working days.
- You can activate or stop your card or enquire the balance on your card **at the Card Centre every day (from Monday to Sunday) between 8 a.m. – 8 p.m. on the following telephone numbers (06-1) 238-0361, (06-1) 238-0362, (06 20) 298-7009, (06 30) 931-9704, (06 70) 779-7699.**

What services you may pay for and what services you may not pay for from the different sub-accounts?

From the accommodation sub-account (1111 service code): you may pay for the costs of a domestic holiday package (hotel, guest house, room in a private house, camping, etc.), including meals and other services. This sub-account may also be used for making payments directly at a hotel or other type of accommodation or in a travel agency. Spa- and beach service.

Warning: the costs of travelling (train, bus, fuel, motorway tolls) and the tourism tax (IFA) may not be paid from this sub-account. The balance of the accommodation sub-account may not be used to pay for catering (hot meals) or leisure-time services alone without using some accommodation at the same time.

The catering sub-account (2222 service code): may be used to pay for the consumption of hot meals but not for cold food. The venue may be a restaurant, canteen, bistro, cafeteria, take-away restaurant, etc. The catering sub-account may also be used to pay for a domestic holiday package (but not via a travel agency!). Spa- and beach service.

Domestic holiday packages may also be paid from **the leisure- time sub-account** (3333 service code) (but not via a travel agency!). Spa- and beach service. The following services, listed alphabetically, may also be paid from the leisure-time sub-account:

- Acupuncture
- Inland water passenger transport
- Speech therapy
- Bowling alleys
- Performance of circus companies
- Chiropractic care
- Slide and water slide park entrance tickets
- Disco boat programme
- Individual artist performances (actors, dancers, musicians, story-tellers and other performers)
- Fitness and body-building club services
- Physiotherapy and other health care services
- Dental therapists, oral hygiene services
- Slimming salon services
- Refreshing massages
- Steam bath entrance tickets
- Spa entrance tickets
- Boat excursions
- Spinal massage
- Hydrotherapy
- Homeopathy treatment
- Sightseeing
- Skating rink entrance tickets
- Ferry tickets and passes
- Concert tickets
- Horse therapy
- Museum tickets
- Artist group performances
- Garden and zoo tickets
- Opera or dance artists' performance and other stage performances
- Medicinal massage
- The activities of X-ray laboratories and other diagnostic imaging analysis centres
- Sightseeing boats
- Sport fishing
- Sport coaching
- Use of sports grounds (not spectator tickets!)
- Sport club activities
- Beach ticket also including rental of beach equipment (lockers, loungers, cabins, etc.)
- Leisure park entrance tickets
- Rental of leisure-time and sports equipment
- Sauna tickets
- Theatre tickets
- Tanning salon tickets
- Midwife care
- Tennis court rental
- Theme park activities
- Entrance tickets to nature conservation areas
- Thai massage
- Turkish bath tickets
- Swimming pool tickets or passes
- Race or horse stable activities
- Amusement park tickets
- Performance of orchestras and bands

The following activities, for example, may not be paid from a leisure-time sub-account, either:

- Costs of travelling by car, train, bus and airplane
- Motorway tolls
- Health care insurance
- Hairdresser
- Library services
- Manicure
- Movie tickets
- Foreign language school
- Pedicure