



Dear Prospective Employer Partner,

We are pleased to inform you that **MKB Group has introduced** a new card product called **MKB Széchenyi Pihenő Card** (MKB SZÉP Card). Card issuance and registration is carried out by MKB Nyugdíjpénztárt és Egészségpénztárt Kiszolgáló LLC (our Company) as a fully owned limited liability company of MKB Bank Zrt.

About MKB SZÉP Card in brief:

MKB Széchenyi Pihenő Card is an electronic draft the underlying principle is similar to that of regular bank cards. This enables access to the allowance provided by the employer from which it is possible to finance services relating to the preservation of good health, to a healthy lifestyle and to the improvement of the quality of life.

The use of the MKB Széchenyi Pihenő Card is quick, convenient and safe. Thanks to the three different modes of payment – POS (bank) terminal, Internet and telephone authorisation - it is possible to pay the prices of services provided by any service provider ranging from the smallest to the largest, all of which can accept this card in this way.

What services can be used with the card?

The amount on the MKB Széchenyi Pihenő Card can be **spent** primarily **for accommodation in Hungary**. **Together with accommodation** - only together with it, as an intermediated service - the card provides access to the following: restaurant services; other human health services; performing arts; museum activities, along with arboretum/zoo tickets as well as tickets to other cultural institutions; natural conservation areas, thematic parts and recreation parks; physical exercise services, racing and riding stable activities.

What are the benefits for the employer?

- **High limit:** up to 450,000 HUF per year can be provided in the way of allowance, under favourable tax conditions.
- **Low cost:** it can be applied for without handling costs.
- **Quick and easy application:** ordering a card can be initiated by providing the allowance (transferring its amount) and by supplying some essential data.
- **Unrestricted scheduling:** The allowance can be provided at any time under any time schedule.
- **Card distribution as required:** The employer can decide whether it wants to distribute the MKB SZÉP Cards itself to its employees or whether it wishes to have the cards posted by our Company.

What are the benefits for the employees, the users?

- **High limit:** the employee may be provided with up to HUF 450,000 a year.
- **Longer validity period: 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.
- **Low cost:** The main card is free of charge, it can be applied for through the employer. Companion cards cost only 1,500 HUF + VAT.
- **Use by the family:** The limit granted by the employer can be spent for the employee, close relatives and common-law spouse.
- **Convenience of use:** there are no denominations of notes, the user actually pays as much as the service costs.

Additional employer partners are continuously joining the new Széchenyi Pihenő Card programme.

Be among the first ones to provide their employees with the MKB SZÉP Card!

Why should you choose MKB as the issuer of the Széchenyi Pihenő Card?

- The **extensive experience** accumulated in Health Fund operations that are highly similar to the operation of the MKB SZÉP Card guarantees smooth and accurate service provision.
- **The existing infrastructure and the experienced staff** ensure a high quality service.
- **Flexible and smooth service provision** is assisted by employees working in nearly 80 branches across the country.
- The **card distribution system set up in line with employers' requirements** can save the employer from any additional tasks.

A contract between the Employer and our Company **needs to be concluded** in order that you can provide the MKB SZÉP Card for your employees. This contract and the General Terms and Conditions of Business that is an attachment to the contract can be [accessed on our homepage](#). Under the contract the allowance can be transferred and the MKB SZÉP Cards can be ordered according to any schedule as befits the employer's needs.

Further information on the MKB SZÉP Card is available on our homepage at www.mkbszepakartya.hu.

If you have any questions please feel free to contact us by phone (+36 1 268 7272) or email (ugyfel@mkbszepakartya.hu).

We would be pleased to welcome you among our Employer Partners!

Yours sincerely,

Lehoczky László
Executive Director

MKB Nyugdíjpénztárt és Egészségpénztárt Kiszolgáló Kft.