



Széchenyi
PIHENŐKÁRTYA



MKB SZÉCHENYI RECREATION CARD FOR MEMORABLE EXPERIENCES.

DO YOU WANT TO OFFER YOUR EMPLOYEES ENJOYABLE QUALITY TIME?

WE HAVE THE PERFECT SOLUTION: MKB SZÉCHENYI RECREATION CARD

- **Favourable taxation:** a fringe benefit with reduced tax rate (28%). In 2023: HUF 450 000/year/person
 - Employers will have to pay **15% PIT and 13% SOCIAL CONTRIBUTION TAX on the SZÉP card benefit, considered as a fringe benefit** (in total 28%)
 - The SZÉP Card benefit may be granted as a specific allowance above the annual limit, still with a reduced tax rate (33.04%) compared to wages.
 - There are no additional costs (e.g. handling costs) for the employer, and no tax or contributions payable by the employee.
- **Options:** the benefit may be provided as part of a **cafeteria scheme, or independently;**
 - may be granted **in a differentiated manner** (different amounts per person, non-normative method);
 - may be provided **on a regular or occasional basis.**
- **Costs, fees and administration:** the amount of the benefit is paid to the employee's SZÉP Card account **without deduction;**
 - the employer is required to pay the Bank a **fee of HUF 0** for the MKB SZÉP Card;
 - the employer's **administrative burden is minimal:** only the amount of the benefit has to be transferred to the employee's MKB SZÉP Card account;
 - the **employer does not have to deal with service providers** in relation to spending the benefit.
- **Fast crediting and availability:** the benefit amounts will be booked to the employee's MKB SZÉP Card account **within 3 working days** and can be spent immediately after booking;
 - **the Bank will send notifications to the employees** (by email, provided that an email address is available) regarding all items credited **free of charge;** the cardholders will receive password-protected notifications on the website mkbszepakartya.hu;
 - With the signing and processing of the MKB SZÉP Card account agreements, the manufacturing of the cards will begin automatically. The cards will be ready to be posted to our customers in about a week.
- **Important information and contact details:** access to the MKB SZÉP Card service is not subject to a contractual relationship between the employer and MKB Bank Nyrt.

Website: mkbszepakartya.hu **Email:** munkaltato.mkbszepakartya@mkb.hu

Customer Service: a +36 1 268 7272 from Monday to Friday between 9 am and 3 pm

Card Centre telephone numbers: +36 1 238 0361, +36 1 238 0362 +36 20 298 7009, +36 30 931 9704, +361 70 779 7699 every day (from Monday to Sunday) between 8 am and 8 pm