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CUSTOMER INFORMATION

MKB SZÉP CARD

The SZÉP Card benefit regulated by Government Decree No. 76/2018. (IV. 20.) on the rules of issuing and using Széchenyi Recreation Cards is a popular form of **fringe benefit for the recreation of employees with favourable taxation.**

DO YOU WANT TO ENJOY QUALITY TIME AND ADVENTURE WITH YOUR FAMILY OR FRIENDS?

We have the perfect solution. The MKB SZÉP Card offers holders versatility and convenience through modern, multifunctional options.

WHY IS THE MKB SZÉP CARD AN EXCELLENT CHOICE?

Free MKB SZÉP Primary Card for the Cardholder, and using the benefit is also free of charge. On 1 June 2023 the Bank will charge a one-off fee of 15%, or minimum HUF 100, applied to the amount of the funds transferred to the SZÉP Card accounts as a benefit by 15 October 2022 and not used by 31 May 2023. For the SZÉP Card benefits received after 15 October 2022 and not used within one year from the date of receipt, the Bank will charge the 15% fee on 20 March and 20 September of the specific year.

PARTNER CARD can be requested for close relatives at a cost of HUF 1,500 per partner card.

LONG EXPIRY: the MKB SZÉP Card is valid for a period of 5 years, after which the Primary Card is renewed automatically free of charge, provided that funds from the employer have been received to the account in the 24 months preceding the expiry date.

The fringe benefits can be used at the service providers contracted to accept MKB SZÉP Cards, currently including **more than 35,000 Points of Acceptance.**

HOW CAN IT BE USED?

The appearance and use of the MKB SZÉP Card is similar to a bank card, as it allows the cardholder to purchase services from the service providers included in the system using the MKB SZÉP Card account. The SZÉP Card can be used in order to pay for accommodation, catering, and leisure services. The Points of Acceptance may not convert the available balance of the MKB SZÉP Card into cash or cash substitute payment instruments.

THERE ARE FIVE DIFFERENT WAYS TO PAY WITH THE MKB SZÉP CARD:

- bank POS terminal
- authorisation by phone
- online authorisation (via the MKB SZÉP Card Centre's internet platform)
- webshop authorisation (directly on the website of the service provider)
- prepayment authorisation.

For further details visit the website mkbszepakartya.hu

mkbszepakartya.hu

The Card may only be used by the Cardholder! The card must be activated before use

KÁRTYAAKTIVÁLÁS:

- On the Internet at mkbszepakartya.hu, under 'Personal Storage Space'.
- If not previously changed by the Cardholder in the case of an expiring card, the initial password is the primary cardholder's date of birth (e.g. 19451231), which must be changed. The new password should be at least 6 characters long, including uppercase and lowercase letters and a number.
- By telephone via the Card Centre every day between 8 am and 8 pm: +36 1 238 0361, +36 20 298 7009, +36 30 931 9704, +36 70 779 7699
- MKB SZÉP Card Customer Service by telephone from Monday to Friday between 9 am and 3 pm: +36 1 268 7272.

IS THERE A PIN REQUIRED FOR THE CARD?







When using a POS terminal, a PIN must be entered. In this case enter 1111.

WHY IS IT IMPORTANT TO PROVIDE AN EMAIL ADDRESS?

The Cardholder will be informed by email, free of charge, of any funds credited to the card and any transactions made, provided that the email address is registered in our system.

HOW TO CHECK THE CURRENT BALANCE?

- On the Internet at mkbszepakartya.hu, under 'Personal Storage Space', in the 'Personal Account' menu.
- By telephone via the Card Centre every day between 8 am and 8 pm: +36 1 238 0361, +36 20 298 7009, +36 30 931 9704, +36 70 779 7699 (balance enquiry).

<p>Using the mobile application, provided that the default password has been changed on the website mkbszepakartya.hu under 'Personal Storage Space'.</p>	 	 	 
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HOW TO APPLY FOR AN MKB SZÉP CARD?

You can apply for an MKB SZÉP Card by establishing an MKB SZÉP Card Financial Service Agreement.

You can apply for the Card at any MKB Bank branch, or any branch of Takarékbank Zrt. acting as sales partner, or online through VideoBank. For SZÉP CARD holders the Bank opens a limited purpose GIRO account.

The Customer Information is for product awareness purposes only, and it does not constitute an offer. The detailed terms and conditions for using the MKB SZÉP Card can be accessed in the MKB SZÉP Card List of Conditions, the General Business Terms and Conditions on Application, Issuance and Use of the MKB Széchenyi Recreation Card, the General Terms and Conditions of MKB Bank Nyrt., and Appendix I of the General Terms and Conditions, available at mkbszepakartya.hu and mkb.hu. You can also contact the MKB SZÉP Card Customer Service in writing via the address ugyfel.mkbszepakartya@mkb.hu, or by phone from Monday to Friday between 9 am and 3 pm at +36 1 268 7272.

The issuer of the MKB SZÉP Card and the provider of financial services is MKB Bank Nyrt. (1056 Budapest, Váci u. 38.)