

PRESS RELEASE

Budapest, 14th April, 2008

Global credit card from Erste Bank and Sláger Rádió

Erste Bank and Sláger Rádió launch co-branded credit card

Budapest, 14th April, 2008 – Erste Bank Hungary and the country's most listened-to radio station Sláger Rádió are launching a co-branded credit card today. The Sláger Hitelkártya MasterCard offers a freely used credit limit and flexible repayment options. Card holders will be offered discounts of between 7 per cent and 50 per cent by partnered companies (Ticket Express, IBUSZ, TvNetwork, OpticNet, KIKOL).

Erste Bank retail division head Imre Sztanó said applicants need not open a current account with Erste Bank, or receive wages on an Erste account, adding that the personalised credit limit was available from anywhere in the world with the usual flexible repayment options. Card holders are asked to make minimum monthly repayments, but can devise their own repayment schedule of the money borrowed and the accumulated interest. Clients who repay the full amount due (in other words all purchases and cash withdrawals, possible interest, charges, etc) by the monthly due date, the purchases of the given period from the time of the purchase to the time of repayment, but for no longer than 45 days, will be interest free.

The Sláger credit card comes with free accident, health and luggage insurance, and free travel assistance services abroad, which means that card holders need not take out separate insurance policies for foreign travel. Furthermore, card holders are offered free TeleBank and SMS text message services, which gives clients automatic information on all transactions on the card as part of Erste Bank's KártyaŐr (Card Guard) services, and its Due Date service automatically warns clients of the account balance, the minimum repayment due and the repayment deadline on the due date. All information regarding the credit card will be available to clients through Erste Bank's online banking service, NetBank. Mr Sztanó said the first 2,500 clients to make transactions with their cards would be given a radio the size of a Sláger credit card, and the first year's annual charges would be waived before 31st August, 2008.

Sláger Rádió CEO Edina Heal said card holders would automatically become members of the Sláger Credit Card Club, and would be offered a large number of exclusive deals. For example, card holders will be offered a free track from Track.hu, allowing them to download any piece of music they like from the website free of charge; they can buy concert tickets with a 10 per cent discount from one of Hungary's largest concert organisers, Ticket Express; they will be given a 10 per cent discount on all IBUSZ-organised trips abroad listed in the IBUSZ catalogue; and they will be offered a 10-50 per cent discount on all listed prices of the internet, cable-TV and cable-phone services of TvNetwork without the compulsion to sign a loyalty agreement. Card holders who make a purchase in a KIKOL store will be

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offered an in-store voucher corresponding to 10 per cent of the amount spent, to be used immediately. Card holders will also be offered a discount of between 7 per cent and 15 per cent on all sunglasses, frames and lenses at OpticNet, depending on the amount spent.

Ms Heal added that if clients register on the www.slagerhitelkartya.hu website, they can download free ring tones, text message tones, alarm tones, and will be offered a virtual tour of the country's most listened-to radio station's studios, they can access behind-the-scenes footage of advertising shoots, or could even check out where the 'Bumeráng' or 'Szerelem hullámhosszán' is aired from. Sláger Hitelkártya Club members will be offered further exclusive deals and treats during the 'Vogavadászat' weeks and at the Sláger Rádió Megaparty.

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