

PRESS RELEASE

Budapest, 13 October 2010

Erste Bank Hungary joins SuperShop program

Erste SuperShop bankcard and credit card launched

Budapest, 13 October 2010 – Erste Bank Hungary has joined SuperShop program, one of the largest multi-partner loyalty programs in Hungary, as a points-awarding main partner. Under the cooperation the bank will issue Erste SuperShop Credit Cards and Erste SuperShop Bankcards as of 14 October 2010. The new Erste SuperShop cards allow cardholders to collect loyalty points at a faster rate, because they are given an extra one and two points, respectively, over regular SuperShop points after each HUF 100 spent when they are using the new bankcard or credit card to effect payment with at SuperShop partners. Also, in a launch campaign that lasts until 19 December 2010, cardholders will be refunded 10 per cent of their purchases.

With regard to the program Imre Sztanó, Deputy CEO of Erste Bank Hungary in charge of the bank's retail division, said the new plastics combine the functions of a classic credit card or bankcard and a SuperShop loyalty card, which means they can be used for payment, cash withdrawal and SuperShop loyalty points collection, so customers don't need to carry two separate cards to make purchases at SuperShop program partners.

SuperShop Managing Director Norbert Hovanyecz underlined that one of the key objectives of the SuperShop loyalty program was to provide participants with individual benefits through involved partners. Erste Bank has joined a line-up of impressive corporations as yet another decisive player in its own business scope. As a result, the number of SuperShop program partners has increased to nine, facilitating for cardholders to reap the benefits of the program at 900 card acceptance points and bank branches across the country.

Erste SuperShop Bankcard is a Maestro bankcard with a special back-to-back SuperShop account offered by the bank. The card may be used in Hungary and abroad for purchases in all shops that accept Maestro cards, as well as for cash withdrawal and for buying minutes for cell phones. Cash withdrawal with Erste SuperShop Bankcard at Erste ATMs in Hungary or abroad is free of charge when at least HUF 90,000 has been credited to the account.

Erste SuperShop Credit Card is an embossed MasterCard which does not require a bank account to open, and the HUF 3,990 issue fee may be used for purchase within three months. The plastic comes with a credit line of at least HUF 100,000 and up to HUF 1 million, free SMS alerts as well as free insurance for injury, sickness, and luggage.

The cards are available with four faces, bearing the logos of either Erste, SPAR, OMV or OBI. Erste SuperShop cards are suitable to collect and redeem SuperShop points. If customers are using their Erste SuperShop Bankcard or Credit Card to make payment with at SuperShop acceptance points, Erste Bank will give them one and two extra points, respectively, in addition to their regular points earned by the purchase.

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Imre Sztanó underlined that during the campaign to launch Erste SuperShop Credit Card and Bankcard 10 per cent of purchases made with the cards before 19 December 2010 will be refunded by Erste Bank at a maximum of HUF 15,000 and HUF 5,000 for the credit card and the bankcard, respectively. In addition, the first 10,000 holders of Erste SuperShop Bankcard or Credit Card will be given a coupon book that represents discounts worth at least HUF 15,000 in total, offered by SuperShop partners.

The card can be applied for in Erste Bank branches exclusively. When applicants supply their SuperShop card numbers upon applying for the bankcard or the credit card, they can continue to collect points with their bankcard and credit card continuously, with no loss in points they have already accumulated.

SuperShop Program

SuperShop is one of the largest multi-partner loyalty program in Hungary, established by nationwide merchants and service providers to create a scope of regular customers by ensuring them unique advantages. The SuperShop card provides the basis for the loyalty program.

The program was launched ten years ago, and it has been progressing steadily since. The number of cards issued is now close to two million, and nearly one million people use their cards regularly. In the program, nearly 300,000 cards are issued annually and 6 to 6.5 million transactions are executed each month. SuperShop Program partners include SPAR, INTERSPAR, KAISER'S, OBI, OMV, Photo Hall, PatikaPortál [Pharmacy Portal], Burger King, and now Erste Bank as well.

The essence of the SuperShop program is to provide regular customers with benefits without requiring any initial investment or further obligation on their part. Entering and participating in the program are free of charge. The operation of the SuperShop program is easy and transparent: one point is credited to the SuperShop card after each HUF 100 (or a litre of fuel) of purchase. Each point credited is worth one forint. Customers may earn extra points by purchasing certain products, making even bigger savings. Balance statements are sent after each card usage, and a monthly statement is also available via e-mail, allowing customers to monitor how the amounts are growing in their cards. Points accumulated in SuperShop cards may be redeemed for products and services at partner facilities. In addition to standard discounts, partners regularly launch special offers that are available to SuperShop cardholders exclusively.

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