

PRESS RELEASE

Budapest, 22 February 2011

Tailored Erste Joker Hitelkártya debuts

A new shop-and-get-a-refund program by Erste Bank Hungary Zrt.

Budapest, 22 February 2011 – Erste Bank Hungary Zrt. launched a new shop-and-refund credit card program on 21 February. As part of the services offered by Erste Joker Hitelkártya [Erste Joker Credit Card], the bank refunds a certain percentage of customers spending when the credit card is used for payment. The credit card is fully tailored, because cardholders may choose the card design and decide in which product classes they intend to make use of the benefits offered by the card.

Zoltán Sipos, head of the bank's card division, says the bank refunds one per cent of all spending paid for with Erste Joker Hitelkártya, but in some cases cardholders may get a 4-percent refund to their accounts if they use the card in store categories of their choosing.

Cardholders can save most wherever they spend most. In the new card program, the bank refunds 4 per cent of spending paid for using Erste's Joker credit card in shops in the three store categories selected by the cardholder. Preferred categories may be picked out of eight classes by cardholders in consideration of their taste and shopping habits, including fuel, fashion, home improvement, hardware and garden, electronics, travel, beauty and health, leisure. When the category 'fuel station' is selected, refunds are available after no more than HUF 30,000 spent per month. Selected categories may be changed every six months.

In addition to regular refunds after products purchased in the selected categories, the bank refunds one per cent of each purchase made by Erste Joker Hitelkártya. The discount offered through the credit card is therefore available for everyday purchases and high-amount buys alike. Customers of the bank may use this service all around the world, because embossed Visa Classic cards are used in the program, therefore the refunds are accounted after domestic and across-the-border shopping as well.

Zoltán Sipos underlines that Erste Joker Hitelkártya earns an even bigger discount at OMV gas stations. When the shop category 'fuel station' is selected, customers are given an additional one-percent premium over the regular loyalty refund at OMV fuel stations, which means 5 per cent of their spending is refunded by the bank.

The credit line available with Erste Joker Hitelkártya has a minimum of HUF 100,000 and a maximum of HUF 1 million, and the bank employs a credit assessment procedure to decide the size of the credit line available to specific customers. The loan amount is for any purpose, and sums repaid are used to make

Further information:

Ms. Adrienn Illés – Communication Specialist
Erste Bank Hungary Zrt.
1138 Budapest, Népfürdő u. 24-26.
Phone: (06 1) 268 4371 Mobile: (+36) 20 468 8709
Fax: (06 1) 373 2705
E-mail: adrienn.illes@erstebank.hu

Ms. Emese Danks –Director of Communication
Erste Bank Hungary Zrt.
1138 Budapest, Népfürdő u. 24-26.
Phone: (06 1) 268 4347 Mobile: (+36) 30 499 6358
Fax: (06 1) 373 2705
E-mail: emese.danks@erstebank.hu

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the credit facility available again. Customers do not have to hold a retail bank account to apply for an Erste Joker credit card, and the card emission fee may be used for shopping.

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