

Terms and conditions for participation in the Card+ Discount Program Effective from February 26, 2024

1. General information

Card+ is the Discount Program, (hereinafter “Card+” or “Card+ Discount Program”) of UniCredit Bank Hungary Zrt. (hereinafter the “Bank” or the “Organiser”).

In the organisation of the Card+ Discount Program, the Bank cooperates with Dateio s.r.o. (a company with its registered office at 150 00- Prague 5, Beniškové 1285/7, Košiče, Czech Republic, company ID: 02216973, registered at the Commercial Register of the Municipal Court of Prague, Section C, registration number: 216820), and Dateio Magyarország Kft. (1139 Budapest, Váci út 99-105. Balance Hall. Building IV. Floor, registration number 01-09-390074), hereinafter the “Service Provider”. The Service Provider ensures the technical conditions necessary for the operation of the Card+ Discount Program.

The Bank offers the opportunity to participate in the Card+ Discount Program to its private individual (retail) clients who, by accepting these Terms and Conditions for Participation and the related Privacy Notice, join the Card+ Discount Program in the mBanking service of UniCredit’s mBanking mobile application available to retail customers.

The Program is available to clients who have a valid debit card linked to a HUF retail account held at UniCredit Bank or credit card, which latter does not require opening a bank account, and an active UniCredit mBanking mobile application service. Clients participating in the Card+ Discount Program are hereinafter referred to as “participant(s)”.

There is no fee for using the Card+ Discount Program.

2. Terms and Conditions for Participation

The client has a retail bankcard that participates in the Card+ Discount Program. These include: MasterCard Unembossed Debit Card, MasterCard Standard Debit Card, MasterCard Gold Debit Card, MasterCard Premium Banking Debit Card, UniCredit Blue Credit Card, UniCredit Gold Credit Card, UniCredit Platinum Credit Card. The Cards eligible for participation in the Card+ Discount Program are hereinafter referred to as “Card(s)”.

By accepting these Terms and Conditions, the client acknowledges that, if their bank account or bankcard is closed or becomes inactive and their mBanking service terminates, they shall not be able to participate in the Card+ Discount Program.

The purpose of the Card+ is to offer discounts to participants.

The discounts are available for card purchases made at merchants registered in the Card+ Discount Program or when using cashback offers. The merchant(s) registered in the Card+ Discount Program are hereinafter referred to as “merchant(s)”.

Forms of discount in the Card+ Discount Program, hereafter discount or offer:

- Discount: the amount due for purchases made at the merchants, expressed as a percentage of the total purchase amount or as a fixed amount (hereinafter referred to as the “discount”).
- Coupon: it may be an online coupon code, QR code or barcode, which must be presented at the named merchant during a physical purchase or entered during an online purchase.

- Merchant promotional offer: by clicking on the “Buy online” button on the offer, you can access the partner’s website via a unique link and automatically receive the discount at the checkout.

The Card+ Discount Program is only available through the mBanking service of the retail UniCredit mBanking mobile application.

Disclosure of bank secrets and information to third parties.

The Bank draws the Client’s attention to the fact that the Discount Program is organised and implemented in cooperation with the Service Providers.

For the operation of the Card+ Discount Program and for the Client to benefit from the individual discounts, it is indispensable that the Organiser discloses certain client data, Card+ Discount Program data, Card Data and Transaction Data to Service Providers, which are bank secrets and which may, in limited cases, enable the Service Providers to identify the Client. For detailed information on the data concerned, please see the Privacy Notice referred to in point 10.

By accepting these Terms and Conditions for Participation, the client declares that they have understood the Bank’s information provided on the above, have read and understood in detail the scope of the data that the Bank may disclose in connection with the Discount Program, as set out in the Privacy Notice, and expressly consent to the disclosure of such confidential data and information by the Bank to the Service Providers.

3. Validity and period of the Card+ Discount Program

The Card+ Discount Program operates in the manner and under the conditions described in these Terms and Conditions for Participation. The document containing the Terms and Conditions for Participation is available on the Bank’s website.

4. Registration

You can register for the Card+ Discount Program in the mBanking service of the UniCredit mBanking mobile application. If the client does not already have an mBanking service, they must first download the UniCredit mBanking mobile application from the Google Play Store or AppStore and then install it. The technical conditions for installing the UniCredit mBanking mobile application are described in the “UniCredit mBanking mobile application client information and contract” and in the “UniCredit Bank Hungary Zrt. General Terms and Conditions”.

Registration procedure: you can register for the Card+ Discount Program on the Other/Settings/Card+ Discount Program page of the mBanking service. The user can register for the Program if they have one of the cards participating in the Card+ Discount Program. As part of the registration process, the client must accept these Terms and Conditions for Participation and the Card+ Discount Program Privacy Notice.

In the case of a successful registration, all cards of the participant and the corresponding partner cards will automatically be included in the Card+ Discount Program, i.e. if the client has both a retail debit card and a credit card, they will only need to register once for the Discount Program.

5. Using the Card+ discounts

Each participant is entitled to receive discount offers if they meet the conditions described in section 2 and has registered in the Card+ Discount Program according to section 4. The offers’ content and duration may vary by client. The offers are available on the Our offers/Card+ tab in the mBanking Service.

Types of offers according to the list set out in section 2.

The use of the offers is tied to conditions and may contain restrictions. Restrictions may apply, for example, to the places where the offers are available, whether the offers can be used once or several times, etc. The conditions and restrictions are shown in the detailed description of the offers.

Detailed description of the offers:

The description of the offer contains at least the following information:

For discount offers (cashback):

- a) the amount to be paid back to the participant (as a percentage of the total purchase amount or as a fixed amount)
- b) the period of validity of the offer;
- c) the physical location(s) and/or online store(s) where the offer is available;
- d) the terms, restrictions and other special requirements of the offer, such as special requirements for receipt from or redemption at the merchant.

For coupon offers:

- a) the gift, percentage or amount of discount offered for meeting the requirements, or a description of the product or service offered as a gift;
- b) the period of validity of the offer;
- c) the physical location(s) and/or online store(s) where the offer is available;
- d) the terms, conditions, restrictions and other special requirements of the offer, such as the time period for receiving the gift.

For merchant promotional offers:

- a) a description of the percentage or amount of discount offered for meeting the requirements;
- b) the period of validity of the offer;
- c) the online store(s) where the offer is available - the discount is only available by launching from the "Buy Online" button, provided that the purchase is made by the participant from the interface accessible through that button;
- d) the terms, restrictions and other special requirements of the offer.

To qualify for the offers, the following are required in combination:

Participants must first activate the offer in the mBanking service of UniCredit's mBanking mobile application on the Card+ tab of the Offers page. Activation must be carried out individually, for each offer. The specific terms and conditions of the offer must then be accepted.

Some offers are only available on the merchant's website. In this case, the discount will only apply to purchases launched by tapping on the "Buy online" button, according to the terms and conditions set out in the offer description. By clicking on the "Buy online" button, you can go to the merchant's site, where you can access the offer, and accept it and its special conditions.

The participant must use their own card issued by UniCredit Bank and eligible for the Card+ Discount Program directly to pay for the products and/or services included in the offer. The discounts included in the offers are only available after direct card payment, which can be made with physical plastic cards or with a card tokenized to a mobile device using Apple Pay or Google Pay payment solutions. The following do not count as a direct payment, among others:

- payments initiated in a non-UniCredit e-wallet or from another application (e.g. Pay Pal, Simple Pay),
- payments made at a third party (e.g. courier, other delivery company)

In these cases, the bank does not have any information available on the merchants and cannot link the payment with the appropriate offer.

The card payment must be made within the validity period of the offer, at the merchant's physical location and/or online store. The terms and conditions of the offer specify whether the offer is available for physical and/or online purchases. Participants are not entitled to a discount in the Program if they pay with their card after the offer has expired. The card payment date is based on the transaction date and time as recorded in the bank's system.

At the time of card payment, the participant must pay the full price of the products and/or services. If a part of the payment is made by card, the discount will only apply to the part paid by card, not to partial payments made in any other way. For example, it does not apply to settling the remaining balance using cash, gift cards, discount vouchers, etc.

The offer must be claimed directly at the merchant. The offer does not apply to products or services that the participant buys through a mediator, such as a collectors' site, buyers' club, voucher etc.).

6. Crediting the Card+ discounts

Merchants participating in the Card+ Discount Program may limit the maximum total value of the discount by campaign. The limit value may be found in the detailed conditions for participating in the offers appearing in the mBanking service. Merchants participating in the Discount Program may deviate from this limit to the benefit of the client.

The bank shall credit the forint amounts collected in the Card+ Discount Program once a month to the participant's account linked to the debit and/or credit card used for the payment. In case of debit cards, on the primary bank account linked to the Account Holder user's debit card. In case of credit cards, the credit card settlement account linked to the card shall be credited on the credit card settlement date, which shall be credited after the card purchases made and booked at merchants in the previous month, no later than 30 business days after booking. If the booking is not made in the month of purchase, the discount shall be credited in the month following the booking. Merchants may deviate from this provision in their offers.

On the Card+ tab of the Offers page in the mBanking service, participants receive information on:

- a) credits received in the previous month, aggregated and broken down by individual transactions;
- b) the amount of the credits received during the previous months, broken down by individual transactions.

Information on the crediting will appear in the account history when the discount amount is credited at the latest.

The Bank shall notify the primary debit card or credit card holders about the crediting of the discounts on a monthly basis in the account statements or credit card monthly statements.

The crediting is made under the title "purchase discount", which qualifies as a tax-free benefit in kind given for business policy purposes under the current Personal Income Tax Act.

Crediting can only be made to an active bankcard and to a live bank account behind the bankcard. In addition, the merchant can refuse a credit card transaction within the Discount Program in the event of suspected fraud.

For credit cards, crediting will be made by the Bank on the card's respective settlement date. If there is any suspicion of fraud or abuse (such as repeated product returns) on the part of the Card+ Discount Program participants, we reserve the right to:

- exclude such participants from the Program, and
- withhold any amounts not paid to them based on the offers, or to claim any discount amounts already paid.

7. Questions and complaints related to the Card+ Discount Program

Purchases made at merchants are governed by the terms and conditions of trade applicable to the industry and/or the rules and regulations applicable to the merchants or the product purchased.

The Bank shall not be liable for the quality of the products and/or services provided by the merchants based on their offers and for the information contained in other offers published on their websites and other promotional materials.

Complaints about products and/or services and the return of products are subject to the merchants' rules. If a participant returns a product in accordance with the merchant's return policy, the Bank shall proceed as follows:

- If the discount has not yet been credited to the participant's payment card account, the refund amount for the purchase of the returned product will not be credited. Similarly, if the conditions required for accessing the coupon offer have not been met due to the return, this offer shall no longer be available.
- If the discount has already been credited to the participant's payment card account, the discount that was due for the purchase of the returned product will be deducted from the amounts that will be due in the future. This discount amount will be indicated with a "-" sign under credit items related to the transactions.

Participants may submit any questions or comments regarding the Card+ Discount Program to any branch of the Bank or to the Bank's Call Center (+36-1-325-3200; +36-20/30/70-325-3200).

In respect of the eligibility conditions of the offers, the data in the Bank's systems shall prevail.

If a cardholder complains about a transaction, the Bank shall investigate the complaint based on the report and, as a result of the investigation, will decide how much credit is due to the customer.

8. Exit from the Card+ Discount Program

Participants can exit the Card+ Discount Program at any time in the mBanking service within UniCredit's mBanking mobile application, on the Other/Settings/Card+ Discount Program page, by disabling the relevant switch.

If the participant exits the Card+ Discount Program, they will receive the total amount of the discounts due for the previous month.

After exiting the Program, clients can re-join it at any time if they fulfil the terms and conditions for participation in the Card+ Program.

9. Modification, suspension, and termination of the Card+ Discount Program

The Bank reserves the right to modify these Terms and Conditions for Participation unilaterally at any time during the Discount Program or to terminate the Discount Program, provided that it informs the Participants in advance of the change. The Bank will not send any prior information if the list of merchants participating in the Discount Program will be modified.

10. Closing provisions

The provisions of the Card+ Discount Program on data processing are included in the Bank's Privacy Notice on data processing related to the Card+ Program.

These Terms and Conditions for Participation shall be governed by Hungarian law.

Definitions:

1. Card: A retail debit or credit card issued by the Bank.
2. Primary card: A retail debit or credit card issued by the Bank to the account holder.
3. Partner card: Debit or credit card(s) issued to the natural persons designated by the account holder.
4. Cardholder: The natural person to whom the Bank issues a debit or credit card i.e. the primary cardholder and the partner cardholder(s).
5. Participant: Cardholders participating in the Card+ Discount Program who fulfil the conditions listed in point 2.
6. Discount, crediting or cash refund: Offered for the Participant in Hungarian forints as a fixed amount or as a percentage of the purchase value. The Offer is conditional.
7. Coupon offer: A discount/discount code/product/service offered to the Participant as a gift. The Offer is conditional. There are three types of gift offers:
 - a) a product or service selected by the merchant and offered free of charge to the participant, or
 - b) a discount as a percentage of the purchase amount, or
 - c) a numeric discount code for online payments.
8. mBanking Service: The Bank's mobile application service available in UniCredit's mBanking mobile application, where Card+ is available.
9. Merchant: The trading partner providing offers in the Discount Program.
10. Dateio: The service provider providing the technical conditions necessary for the operation of the Card+ Discount Program.
11. Terms and conditions for participation: The currently valid terms and conditions for participation in the Card+ Discount Program related to the cards issued by UniCredit Bank Hungary Zrt. (registered office: 1054 Budapest, Szabadság tér 5-6., hereinafter: the "Bank").
12. Account Holder: a) The natural person who has concluded a credit card agreement with the Bank and has a full right of disposal over the credit account. The credit cards are linked to the credit account. b) The natural person who has concluded a bank account contract with the bank and who has a right of disposal over the bank account. The bankcards are linked to the bank account.
13. Purchase transaction: The following transactions carried out using the card qualify as purchase transactions:
 - a) payment for goods and services at a commercial point of sale (POS) terminal
 - b) with a card acceptance device or by other means
 - c) payment for goods and services via the Internet
 - d) topping up the balance of a mobile phone at ATMs providing this service
 - e) Only transactions that are designated as purchase transactions by the bank accepting the card
 - f) are considered as purchase type transactions.
 - g) The following do not qualify as purchase transactions:
 - h) betting/gambling-type transactions carried out via a commercial point of sale (POS) or via the Internet
 - i) card payments to a Revolut account; other transactions that can be classified as "MoneySend"
 - j) cash withdrawal transactions, and
 - k) interest rate and fee charges.