

Apple Pay Debit Card and Credit Card Digitisation Incentive promotion

MKB Bank Nyrt. announces a promotion (hereinafter: the Promotion) entitled “Apple Pay Debit Card and Credit Card Digitisation Incentive” in accordance with the conditions specified in this Regulation (hereinafter: the Regulation) in order to promote Apple Pay.

1. Promotion organiser: MKB Bank Nyrt. (registered office: 1056 Budapest, Váci utca 38., company registration number 01-10-040952, registered by the Company Registry Court of Budapest Capital Regional Court, hereinafter: Organiser or Bank)
2. Promotion duration: from 15.09.2020 until revocation
3. Within the framework of the Promotion, the Bank will provide a one-time refund of HUF 2,000 (hereinafter: the Promotion Amount) from the fees collected from account management to retail, corporate and Private Banking customers who meet the conditions for participation in the Promotion.
4. The Bank provides information on the possibility to participate in the Promotion via e-mail (hereinafter: Promotion Invitation).
5. Only those who meet all the following conditions may participate in the Promotion (hereinafter the Participant):
 - a) they have a Mastercard debit card or credit card (hereinafter together referred to as the Card) issued by the Bank, for which they have started the registration (hereinafter: digitisation) in the Apple Pay Mobile Payment application (hereinafter: application name: Wallet) at least 7 days ago and have not yet completed it, and
 - b) the Card has not been successfully digitised by the cardholder on another Apple device before, and
 - c) they have agreed to be contacted by e-mail with the Bank’s business offers, and
 - d) the Bank has sent a Promotional Invitation to them in e-mail, and
 - e) have not yet received the Promotion Amount, and
 - f) they successfully complete the digitisation of the Card within 22 calendar days of its commencement, for which it shall be deemed a successful completion if they receive a text message notification about the addition of the Card, and
 - g) at the time of crediting the Promotion Amount, the account belonging to the Card digitised in the Wallet application is still active, and
 - h) they have reached the age of 18, and

i) they are not subject to any of the grounds for exclusion under Clause 6 of these Regulations.

6. The following parties cannot participate in the Promotion:

- a) an employee of the Organiser and a close relative thereof (as defined in Section 8:1 (1) 1 of the Civil Code),
- b) other direct contributors participating in the implementation of the Promotion and close relatives thereof (as defined in Section 8:1 (1) 1 of the Civil Code),
- c) against whom an enforcement procedure initiated by the Bank is in progress
- d) if the Bank or the Participant has initiated the termination of the framework payment agreement concluded between the parties.

7. On the 15th day of each month, the Organiser shall examine the fulfilment of the participation conditions set forth in Clause 5 of this Regulation for the Participants with the Promotion Invitation, and if the Participant meets all the conditions of participation, the Organiser will credit the Promotion Amount to the account belonging to the Card digitised in the Wallet application by the last working day of the month.

8. Each Participant may receive the Promotion Amount only once, regardless of the number of times they have received a Promotion Invitation from the Organiser, the number of Cards they digitised in the Wallet application, and the number of Apple devices in which they have digitised their Card.

9. The Promotion Amount will be credited to the account associated with the Card digitised in the Wallet application. If the currency of the account related to the Card is not HUF, the Organiser will credit the Promotion Amount to the payment account according to its rules of the conversion credit. If the account related to the Card is in terminated status at the time of payment of the Promotion Amount, the Bank shall not credit the Promotion Amount even if the Participant otherwise has another active payment account or a credit card account.

10. If necessary, the Bank (as the payer) fulfils the tax payment or tax return obligation related to the Promotion Amount in accordance with the tax legislation in force at any time. The crediting of the Promotion Amount is a tax-free benefit granted for business policy purposes in accordance with the current regulations of Act CXVII of 1995 on Personal Income Tax (PIT Act).

MKB Bank Nyrt.

15.09.2020