

UNION Biztosító (UNION Insurance Company), with the aid of this Client Brochure, wishes to provide a short briefing concerning substantive information on group travel insurance for those who possess MasterCard Standard, MasterCard Standard Devizakártya (MasterCard Standard Currency Card), MasterCard Aesculap, Visa Classic Befektetési kártya (Visa Classic Investment Card), Visa Classic, Visa Classic Hitelkártya (Visa Classic Credit Card), MasterCard Standard hitelkártya (MasterCard Standard Credit Card) (hereinafter: Standard card), Visa Business, MasterCard Business, MasterCard Üzleti Devizakártya (MasterCard Business Currency Card), MasterCard Széchenyi kártya (MasterCard Széchenyi Card)(hereinafter: Business Card), MasterCard Gold, MasterCard Gold Business (hereinafter: Gold Card) bank cards issued by ERSTE Bank and who are travelling abroad. This Client Brochure does not replace insurance terms and conditions. The detailed insurance terms and conditions may be accessed at the following web pages: www.erstebank.hu, www.unionbiztosito.hu, and they are also available at branch offices of ERSTE Bank.

1. The Parties of the insurance agreement

Insurer: UNION Vienna Insurance Group Biztosító Zrt. (seat: 1082 Budapest, Baross u. 1.; tax ID number: 10491984-2-44; company registration number: 01-10-041566), which bears the insurance risk and undertakes to perform the services defined in the insurance terms and conditions in consideration of the fee paid by the Contracting Party.

Insurer's Authorised Representative: The Insurer's assistance partner is Europ Assistance Magyarország Kft. (seat: 1134 Budapest, Dévai u. 26-28.; tax ID number: 12231401-2-41; company registration number: 01-09-565790), being a legal entity acting on behalf of the Insurer, providing the assistance services defined in the terms and conditions.

Lead Agency for Travel Insurance of the Insurer: Meira Kft. (seat: 1137 Budapest, Szent István krt. 22.; tax ID number: 13274427-2-41; company registration number: 01-09-726921), where the settlement of prior damage claims on the travel insurance policies takes place.

Contracting Party: ERSTE Bank Hungary Nyrt. (seat: 1138 Budapest, Népfürdő u. 24-26.; tax ID number: 10197879-2-44.; company registration number: 01-10-041054).

Cardholder: The natural person who possesses the valid bank card/bank card agreement that has been issued by the Insurer, the type of which has been defined in this Client Brochure.

Insured: Cardholder who is at least 14 years of age but below the age of 75. A person is not considered insured if he/she is employed abroad or if such person travels abroad for the purpose of taking employment or carrying out employment (irrespective of possessing an employment permit) and that person of foreign citizenship who is travelling to the country of his/her citizenship.

2. Insurance Fee

The insurance premium is paid by ERSTE Bank Hungary Nyrt.

3. Tax Obligation

The insurance fee and the service amount are exempt from personal income tax obligations.

4. What insurance event triggers the obligation of the Insurer to render payment?

The Insurer provides coverage exclusively for damage events affecting the person or assets of the Insured – within the term of the insurance period, the damage event occurring abroad – for insurance services listed under Section 16, to the extent of the given insurance amount.

5. What is the geographic and temporal extent of the risk borne by the insurance coverage?

The risk borne by the Insurer extends to every nation on Earth with the exception of Hungary, or if the Insured is a citizen of a foreign country, outside of his/her permanent address as per his/her citizenship, for the period of travel undertaken to every nation on Earth, but the Insurer also accepts risk within the territory of Hungary in the context of accident insurance coverage (as long as the accident had taken place following the commencement of the trip taken abroad over the course of direct travel between the permanent address of Insured and the national border crossing

utilised to exit or enter the country upon returning).

The acceptance of risk by the Insurer commences from the time of the Insured crossing the Hungarian border and lasts all the way until his/her return. The duration of the travel may not exceed 30 consecutive days. Upon the 24th hour of the thirtieth day following the commencement of travel, the risk liability of Insurer terminates even if the Insured fails to return to Hungary by this deadline.

6. Excluded Risks

The Insurer is not obligated to perform any kind of services if the insurance event is caused by one of the following:

- Liability damages caused to a third person by the Insured, or liability damages as defined under chapter VI of the terms and conditions – directly or indirectly – considered ionizing by the law or regulation – events occurring as a result of radiation and/or nuclear energy,
- Events directly or indirectly associated with war, civil war activities, terrorist operations, uprisings, revolutions, rioting,
- Damages for liability stemming from medical malpractice committed by the service provider requested by the Insurer,
- Accidents deriving from sports activities with more extreme levels of danger (including damages arising over the course of participation in competitions and training); auto and motorsport races – including test tours and rally races – rock and mountain climbing, the piloting of aerial craft, hang-glider and glider flying, parachute jumps, bungee jumping, cave exploration, diving, hunting, other extreme sports, skiing outside of designated slopes and snowboarding.

The Insurer shall not compensate for non-monetary damages arising out of insurance events. Risks that are excluded for given services are comprehensively contained by the terms and conditions of the insurance coverage. This informational brochure is not comprehensive!

7. Insurer Indemnification

The Insurer is indemnified of all service obligations if the Insured does not perform its damage reporting and informational obligations and as a result relevant circumstances become impossible to investigate.

Specific reasons for indemnification applying to given services are contained by the insurance terms and conditions.

8. The commencement and termination of the insurance coverage

The term of the Insurer's risk liability, starting from the time of the manufacture of the card, and terminating at the following times:

- In the case of the expiration of the period of validity of the Bank Card, on the date of expiration at the time of 24 hours and 00 minutes,
- In the case of the termination of the Bank Card on the date of the termination at 24 hours and 00 minutes,
- On the Insured's birthday at the time of 24 hours and 00 minutes,
- At the time of the death of the Insured,
- With the termination of the insurance agreement that had been entered into between ERSTE Bank and the Insurer.

9. The beneficiary of the insurance coverage

In the event that the Insured is alive, the Insured is entitled to collect the service coverage amount.

In the case of the accidental death of the Insured, the Insured may designate a beneficiary in writing at the time of entering into the Agreement. In the event that such person had not been designated, the lawful heir of the Insured is the beneficiary.

10. What must be done in the case of a damage event arising abroad requiring medical care of connected with legal defence?

Within 48 hours following the occurrence of the insurance event, a call has to be placed to the authorised representative of the Insurer, Europ Assistance Magyarország Kft. (00-36) 1 458-4465, available 24 hours, communicating in the Hungarian language; provide name, date of birth, mother's maiden name, personal ID/personal ID number, address, and then describe the nature of your problem. Please note that the representative of the Insurer may request other information as well if the identity of the Card Holder

cannot be ascertained fully on the basis of the above data. The Insurer's authorised representative provides assistance in connection with the insurance events that have occurred abroad, specifically:

- Organising medical care in the event of illness or accident (sending doctors, keeping in contact with the hospital and treating physician, with the insured and with relatives),
- Organises the transport or transport home of the patient or corpse,
- Organises the supplemental services associated with medical care (patient visits, extension of stay, premature/expedited travel home),
- Organises services associated with legal defence (designation of legal counsel).

The authorised representative shall pay consideration for services it organises directly to the service provider, to the limits listed in the service table.

If the Insured failed to notify the above representative of the Insured, the Insurer shall reimburse the expenses that have arisen and verified by invoices to the maximum amount of HUF 50 000.

11. What must be done in the case of damage events arising abroad that require damage settlement reimbursement?

Reimbursement of damage settlement claims takes place at the travel insurance lead agency of the Insurer, Meira Kft., at the following address: 1137 Budapest, Szent István krt. 22.; Telephone/fax: (36-1) 238-0760.

The Insurer, following the return of the Insured to Hungary, shall pay in Forint currency lawful expenses that have arisen in connection with the insurance events listed below within 15 working days following the receipt of all requisite damage settlement documents prescribed by the Insurer, in Hungarian Forint currency:

- Invoices paid abroad, associated with medical assistance and/or legal defence, pursuant to the contents of the terms and conditions,
- Services associated with accident coverage,
- Damage claims associated with baggage insurance, late arrival of baggage or scheduled transportation/flights,
- Personal liability damages.

Damage settlement shall take place pursuant to the following documents, depending on the nature of the damages:

- Medical documentation certifying the emergency nature of medical care,
- The original invoices of medical care abroad,
- The foreign medical documentation of the accident,
- Official minutes taken abroad, or certification about the occurrence and circumstances of the accident and injury,
- In the case of accidental death, the minutes of the autopsy,
- Death certificate,
- Official document designating the person of the lawful heir,
- Original invoices of the burial expenses,
- In the case of a deterioration of health, an expert medical opinion verifying the nature and extent of the health deterioration,
- The original invoices of expenses that had arisen in connection with the expenses,
- Original invoices associated with retraining expenses,
- Original invoices of wheelchair,
- Documents associated with damage to baggage: Original police minutes, issued to specific names, or potential decree, original invoices issued to specific names for the stolen baggage and apparel,
- Original invoices for the replacement of travel documents,
- Original invoices for expenses arising in the event of late delivery of baggage,
- Official certification concerning late delivery of baggage,
- In the case of delays, the detailed description of the circumstances (location, flight/ride number),
- Certification of late flight by airline (certification of mass transit company about the fact of delay),
- Original invoices of expenses that had arisen in the event of delays,
- Original invoices associated with legal defence services,
- In the case of damage claims associated with personal liability insurance coverage: all documentation available in connection with the insurance event (detailed as per the insurance terms and conditions, section VI/3),
- The type of valid insurance coverage and bank card certified by the Contracting Party,
- The damage claim reporting printed form standardised by the Insurer and completed by the Insured,

- All other documentation requested by the Insurer to enforce the damage claim.

12. Organisations entitled to process a claim complaint

Name and information of Insurer: UNION Vienna Insurance Group Biztosító Zrt.

Seat: 1082 Budapest, Baross u. 1.

Telephone: (36-1) 486-4200

Supervisory Agency: Hungarian Financial Supervisory Authority, 1535 Budapest 114., Pf. 777.

The top management of the Insurer and the Supervisory Authority are entitled to process complaints. Complaint processing is not a substitute for litigation.

13. Data processing, confidentiality

The Insurer is entitled to manage client data, including special data, pursuant to the contents of Law LXIII of 1992 concerning the protection of personal data and data of public interest and in harmony with Law LX of 2003 (Bit.). Data may be forwarded on the basis of client consent or in the manner defined in the provisions of Bit.

The Insurer bears a confidentiality obligation in the matter of insurance secrets it comes in possession of.

The confidentiality obligations of the Insurer shall be governed by the procedures contained in § 153-161 of Law LX of 2003.

14. Applicable law, dispute resolution

To adjudicate legal disputes stemming from the insurance terms and conditions entered into on the basis of these terms and conditions, only the Pest Central District Court or the Metropolitan Court may exercise exclusive jurisdiction. The language of proceedings is Hungarian. The provisions of Hungarian law, primarily the Civil Code, Law LX of 2003 and applicable valid Hungarian laws and regulations shall govern the insurance agreement.

15. The legal nature of the client brochure

This Client Brochure serves the exclusive goal of informing you concerning the most significant characteristics of the insurance policy and the order of reporting a damage event; it is not considered, however, an agreement entered into with the Insurer.

16. What amount is compensated by the Insurer in the event of certain insurance events?

Services	Insurance Amounts in HUF (maximum)		
	I. Standard cards	II. Business cards	III. Gold cards
	MasterCard Standard, MasterCard Standard Devizakártya, (MasterCard Standard Currency Card), MasterCard Aesculap, Visa Classic Befektetési kártya (Visa Classic Investment Card), Visa Classic, Visa Classic Hitelkártya (Visa Classic Credit Card), MasterCard Standard Hitelkártya (MasterCard Standard Credit Card)	Visa Business, MasterCard Business, MasterCard Üzleti Devizakártya, (MasterCard Business Currency Card), Mastercard Széchenyi kártya (Mastercard Széchenyi Card)	MasterCard Gold, MasterCard Gold Business
Medical Insurance			
*in the event of illness or accident	3 000 000	7 000 000	9 000 000
*emergency dental care	100 000	100 000	100 000
Limit by tooth	50 000	50 000	50 000
*return transport of corpse	Unlimited	Unlimited	Unlimited
*expense reimbursement of coffin	500 000	500 000	500 000
Travel assistance and insurance			
*patient transport, return transport	Unlimited	Unlimited	Unlimited
*setting up of patient visit			
– travel expenses	100 000	200 000	200 000
– hotel accommodations for a maximum of 5 days	15 000/night	20 000/night	20 000/night
*setting up premature/expedited return travel			
– Excess costs of travel	----	100 000	150 000
*Extension of stay abroad			
– travel expenses	----	----	100 000
– hotel accommodations for a maximum of 5 days	----	----	20 000/night
Accident Insurance			
*in case of accidental death	3 000 000	4 000 000	4 000 000
*accidental death deriving from an accident occurring on public transportation	----	----	2 000 000
*burial costs	500 000	500 000	500 000
*In the event of suffering a permanent accidental disability, the proportionate amount of the insurance amount as determined by the degree of medical impairment	3 000 000	4 000 000	4 000 000
*accidental disability deriving from an accident suffered on public transportation	----	----	2 000 000
*Accident related expenses (telephone, taxi)	20 000	20 000	20 000
*retraining expenses in the event of complete disability	500 000	500 000	500 000
*wheelchair expenses	500 000	500 000	500 000
Baggage Insurance	50 000	150 000	150 000
*Limit by item	50 000	80 000	80 000
*replacement of travel documents	20 000	20 000	20 000
Late delivery of baggage abroad (in the event of delays in excess of 6 hours)	----	50 000	50 000
Late scheduled transportation (e.g. flight) (in the event of delays in excess of 6 hours)	----	20 000	20 000
Legal defence assistance and insurance in connection with motor vehicle accident			
*attorney costs	500 000	1 000 000	2 000 000
*bail advance	----	1 000 000	2 000 000
Personal liability insurance	500 000	1 000 000	2 000 000

UNION Vienna Insurance Group Biztosító Zrt.