

I. DISCOUNTS

Holders of a valid **ÉnPostám (MyPost) Card** (until 15 October 2016 **Posta Hűségkártya (Loyalty Card)**) (hereinafter referred to as the “**MyPost Card**”) may take advantage of the following discounts.

1) **Free Group Accident Insurance** for every MyPost Card Holder from the first day of the month after applying for the MyPost Card:

- a) in the event of death due to a transport accident, a benefit of HUF 300,000 is provided;
- b) in the event of permanent impairment of 51 to 100% due to a transport accident, dependent on the degree of impairment, the proportionate part equivalent to the degree of impairment of the insured sum of HUF 100,000 is provided.

2) If the insurance company **Posta Biztosító’s Compulsory Motor Insurance service** is taken out after the entry into force of the GTC, the **concessionary premium** announced on Magyar Posta’s website <https://www.posta.hu/husegkartya#partner> may be claimed by entering the serial number of the Application Form or the MyPost Card barcode identifier and the last four digits of the card number (hereinafter referred to as “**Loyalty Card Identifiers**”).

3) If the Optimum and Premium packages are chosen when taking out the insurance company **Posta Biztosító’s PostaUtazó travel insurance service** after the entry into force of the GTC, the **concessionary premium** announced on Magyar Posta’s website <https://www.posta.hu/husegkartya#partnerkedvezmeny> may be claimed by entering the Loyalty Card Identifiers. The MyPost Card concession may not be combined with other discounts.

4) If the insurance company **Posta Biztosító’s PostaÉdesOtthon home insurance service** is taken out after the entry into force of the GTC, the **concessionary premium** for the home insurance service announced on Magyar Posta’s website <https://www.posta.hu/husegkartya#partnerkedvezmeny> may be claimed by entering the Loyalty Card Identifiers. The MyPost Card concession may not be combined with other discounts.

5) For **repairs** ordered at **Postaflotta Kft.** in possession of a MyPost Card, a uniform 10% discount is given on the cost of the labour, the used parts and the purchase of parts upon presentation of the card. A list of service points is given in Annex 1 to the GTC.

6) The Campona Kockapark interactive family adventure centre, operated by **KOCKAJÁTÉK Kft.**, offers a 20% discount on the full price adult, child and senior tickets.

7) In the shops operated by **BUDMIL Zrt.**, in possession of and upon presentation of the MyPost Card, a 5% discount is available on all full-price products and a 10% discount on all purchases over HUF 10,000. The discount cannot be combined with other discounts (other promotions, loyalty discount). The discount is also valid in the online store operated by BUDMIL Zrt. by entering the coupon code issued to the customer.

- 8) For admission to the Post Museum in Budapest, operated by the **Postakürt Foundation**, a 10% discount is available on the price of the entrance ticket and, for admission to specific programmes of the Benczúr House Cultural Centre, a 10% discount is available on the price of the entrance ticket for the current concessionary programmes advertised on <https://www.pkalapitvany.hu/> upon presentation of the MyPost Card when purchasing in person.
- 9) **Gigatel Kft.** offers a 20% discount on all its full-price mobile and tablet accessories to customers who have a MyPost Card upon presentation of the card in its shops and by entering the coupon code issued to the customer in its [online store](#). The offer cannot be combined with other discounts (other promotions, loyalty discount).
- 10) **Square One Media Kft.** gives holders of the MyPost Card the opportunity to make discounted purchases on <https://citydeals.hu/> for certain services and products indicated for MyPost Card Holders by providing the current, issued special coupon codes.
- 11) **Hunguest Hotels** offers an 8% discount on <https://www.hunguesthotels.hu> at Hunguest Hotel Panoráma in Hévíz, Hunguest BÁL Resort in Balatonalmádi, Hunguest Hotel Erkel in Gyula and Hotel Eger&Park in Eger by using the coupon code issued to customers with the MyPost Card.
- 12) **Líra Könyv Zrt.** provides a 7% permanent discount in Líra bookshops upon presenting the MyPost Loyalty Card.
- 13) **SASVÁRI Kereskedelmi és Szolgáltató Kft.** offers a 20% discount in the www.opticworld.hu online store and in OPTIC WORLD optical shops in Budapest and in the provinces with the coupon code Posta20. The MyPost Loyalty Card must be presented in the shops.

II. ELECTRONIC SERVICES

- 1) Electronic services that can be used in possession of an active MyPost Card following the successful registration of the MyPost Card on the https://www.posta.hu/belepes?appid=uudbsa&start_process=1 interface on Magyar Posta's website: Redirection, Repeated delivery.

III. POINTS COLLECTION

- 1) Daily points collection cap: 5 occasions per card, excluding transactions via the iCsekk and Erste MobilePay applications and at bill payment terminals. No points will be credited on MyPost Card use above the daily points collection cap.

2) Points collection on products and services used

Loyalty points can be collected on products and services offered at postal service points designated for handling MyPost Cards with the point values shown below.

Products/services	Company providing the product or service	Points collection				Deadline for crediting points
		Basis	Measurement unit		Points	
For payment of a bill payment order (yellow form) at a postal service point*	Magyar Posta	item	1	item	8	3 working days
For payment of a bill payment order (yellow form) at a bill payment terminal*	Magyar Posta	item	1	item	20	3 working days
For payment of a bill payment order using the iCsekk application**	Magyar Posta	item	1	item	30	3 working days
For payment of a bill payment order using the Erste MobilePay application	Magyar Posta	item	1	item	30	3 working days
For payment of a postal bill payment order (white form) at a postal service point*	Magyar Posta	item	1	item	8	3 working days
For payment of a postal bill payment order (white form) at a bill payment terminal*	Magyar Posta	item	1	item	20	3 working days
For payment of a postal bill payment order (white form) using the iCsekk application	Magyar Posta	item	1	item	30	3 working days
For payment of a postal bill payment order (white form) using the Erste MobilePay application	Magyar Posta	item	1	item	30	3 working days
Domestic postal money order with 2 day delivery	Magyar Posta	item	1	item	10	3 working days
Domestic postal money order with next day delivery	Magyar Posta	item	1	item	10	3 working days
Domestic postal money order with same day delivery	Magyar Posta	item	1	item	10	3 working days

MPL Business Parcel dispatch	Magyar Posta	fee	100	HUF	1	3 working days
Európa+ parcel dispatch	Magyar Posta	fee	100	HUF	1	3 working days
International EMS express mail item dispatch	Magyar Posta	fee	100	HUF	1	3 working days
MPL Europe Standard parcel dispatch	Magyar Posta	fee	100	HUF	1	3 working days
Purchase of retail goods: unit boxes, picture postcards, phones, SIM cards, envelopes, mail pouches, centrally distributed card readers	Magyar Posta	gross sales price of product	100	HUF	1	3 working days
Posting domestic and international priority letters, posting domestic and international non-priority letters, posting domestic and international letters in a pre-paid envelope	Magyar Posta	gross sales price of product/ fee	100	HUF	1	3 working days
Additional services for domestic and international letter-mail items	Magyar Posta	fee	100	HUF	1	3 working days
Supplementary letter services: Post Office box rental, Redirection, Repeated delivery	Magyar Posta	fee	100	HUF	1	3 working days
Purchase of definitive stamps, philatelic stamps and retail goods	Magyar Posta	gross sales price of product	100	HUF	1	3 working days
Transport tickets and passes	Magyar Posta	gross sales price of product	100	HUF	1	3 working days
Purchase of scratch cards	Magyar Posta	gross sales price of product	100	HUF	1	3 working days
Purchase of automated gambling games	Magyar Posta	gross sales price of product	100	HUF	1	3 working days

Electronic balance top-up	Magyar Posta	gross sales price of product	100	HUF	1	3 working days
Newspaper and magazine subscription**	Magyar Posta	gross subscription fee of product	100	HUF	1	3 working days
Activation of the MyPost Credit Card within 2 months of issue and at least one successful transaction within 3 calendar days of activation	Magyar Posta	item	1	item	4,000	by the last day of the month after the month in which the conditions are met
All successful, accounted transactions with the MyPost Credit Card at Magyar Posta's physical card acceptance points (postal service points, bill payment terminals and parcel lockers operated by Magyar Posta, postal parcel delivery worker) or online interfaces (website, Magyar Posta Mobile Application, iCsekk application)	Magyar Posta	amount of purchase transaction (HUF)	100	HUF	1	by the last day of the month after the month in which the conditions are met
* as part of a campaign from 7 June 2017 until 31 December 2024. ** for subscription at a postal service point.						

For contracts concluded after 1 July 2014 for the insurance companies **Magyar Posta Biztosító Zrt.'s** and **Magyar Posta Életbiztosító Zrt.'s** insurance products and services used, loyalty points may be collected in the campaign until 31 December 2024 as shown in the table below.

Products/services	Company providing the product or service	Basis for awarding points (for premium paid and credited to the policy)			Premium divisor (number of points = premium / divisor)
		First or single premium	Continuous premium	Ad hoc or extraordinary premium	
PostaHaszonÓr 2.0	Magyar Posta Életbiztosító Zrt.	x			4,000
PostaHaszonÓr	Magyar Posta Életbiztosító Zrt.	x			4,000
PostaHozamFix	Magyar Posta Életbiztosító Zrt.	x			4,000
PostaHozamÓr	Magyar Posta Életbiztosító Zrt.	x			4,000
PostaNyugdíj Prémium	Magyar Posta Életbiztosító Zrt.	x	x		4,000
PostaTakarékosKönyv	Magyar Posta Életbiztosító Zrt.	x	x	x	6,000
PostaNyugdíj Aranytartalék	Magyar Posta Életbiztosító Zrt.	x	x		30
Posta Mozaik savings	Magyar Posta Életbiztosító Zrt.	x	x		30
PostaSzemüncfénye	Magyar Posta Életbiztosító Zrt.	x	x		30
PostaÉletÓr	Magyar Posta Életbiztosító Zrt.	x	x		30
PostaÖrökhagyó	Magyar Posta Életbiztosító Zrt.	x	x		30
PostaGyógyír	Magyar Posta Életbiztosító Zrt.		x		30
PostaÉrtékÓr	Magyar Posta Életbiztosító Zrt.		x		30
PostaNyugdíjProgram Stabil	Magyar Posta Életbiztosító Zrt.		x		30

PostaNyugdíjProgram Aktív	Magyar Posta Életbiztosító Zrt.		x		30
PostaÉletútProgram	Magyar Posta Életbiztosító Zrt.		x		30
PostaPénzHalmozó	Magyar Posta Életbiztosító Zrt.		x		30
PostaAutóŐr	Magyar Posta Biztosító Zrt.	x	x		30
PostaCASCO	Magyar Posta Biztosító Zrt.		x		30
PostaFészekŐr	Magyar Posta Biztosító Zrt.		x		30
PostaÉdesOtthon	Magyar Posta Biztosító Zrt.	x	x		30
PostaTestŐr	Magyar Posta Biztosító Zrt.		x		30
PostaUtazóŐr	Magyar Posta Biztosító Zrt.	x			30
Posta Családi Biztosítás	Magyar Posta Biztosító Zrt.	x	x		30
PostaTrend	Magyar Posta Biztosító Zrt.	x	x		30

The loyalty points due for the insurance company Posta Biztosító's products indicated above will be credited to the points accounts within 10 days of the receipt of the premium but within 60 days at the latest.

Entering insurance policies in the Loyalty Programme (and the start of points collection related to this) is possible from the time the Insurer learns that the contracting party is taking part in the MyPost Loyalty Programme at the earliest. This is the date of signing an appropriately completed contract when concluding a new policy and the date when the document "Declaration about the MyPost Card service" is received by the Insurer for already existing policies.

IV. POINTS REDEMPTION

1) Products and services that can be continuously used until withdrawal by redeeming points

Points are redeemed at the postal service points designated for handling MyPost Cards for the purchase and use of the products and services detailed below.

Points are redeemed at the rate of 5 points = HUF 1 when the price of the product or service is paid as follows.

Products/services	Company providing the product or service	Points redemption			Maximum extent of points redemption in % of fee/price	
		Basis	Measurement unit			Points
Domestic postal money order with 2 day delivery	Magyar Posta	fee	1	HUF	5	100%
Domestic postal money order with next day delivery	Magyar Posta	fee	1	HUF	5	100%
Domestic postal money order with same day delivery	Magyar Posta	fee	1	HUF	5	100%
MPL Business Parcel dispatch	Magyar Posta	fee	1	HUF	5	100%
Payment of MPL Business Parcel payment-for-goods amount during delivery at a postal service point	Magyar Posta	price of the parcel	1	HUF	5	100%
Supplementary letter services: Post Office box rental, Redirection, Repeated delivery	Magyar Posta	gross amount of purchase	1	HUF	5	100%
International EMS express mail item dispatch	Magyar Posta	fee	1	HUF	5	100%
Európa+ parcel dispatch	Magyar Posta	fee	1	HUF	5	100%
Purchase of retail goods: unit boxes, picture postcards, phones, SIM cards, envelopes, mail pouches, gift cards	Magyar Posta	gross sales price of product	1	HUF	5	100%

Purchase of scratch cards	Magyar Posta	gross sales price of product	1	HUF	5	100%
Newspaper and magazine subscription*	Magyar Posta	gross subscription fee of product	1	HUF	5	100%
Gift card purchase	Magyar Posta	gross sales price of product	1	HUF	5	100%
*At postal service points, EXCEPT export newspaper and magazine subscriptions.						

2) Products and services that can be used in a specific period determined in advance by redeeming points

Points redemption for the insurance companies Magyar Posta Biztosító Zrt.'s and Magyar Posta Életbiztosító Zrt.'s products is possible in the campaign until 31 December 2024 as shown in the table below.

Products/services	Company providing the product or service	Points redemption				Maximum extent of points redemption in % of fee/price
		Basis	Measurement unit		Points	
PostaNyugdíj Aranytartalék**	Magyar Posta Életbiztosító Zrt.	premium	1	HUF	5	100%
PostaMozaik Savings**	Magyar Posta Életbiztosító Zrt.	premium	1	HUF	5	100%
PostaSzemüncfénye**	Magyar Posta Életbiztosító Zrt.	premium	1	HUF	5	100%
PostaÉletŐr**	Magyar Posta Életbiztosító Zrt.	premium	1	HUF	5	100%
PostaÖrökhagyó**	Magyar Posta Életbiztosító Zrt.	premium	1	HUF	5	100%
PostaAutóŐr**	Magyar Posta Biztosító Zrt.	premium	1	HUF	5	100%
PostaÉdesOtthon**	Magyar Posta Biztosító Zrt.	premium	1	HUF	5	100%
Posta Családi family insurance**	Magyar Posta Biztosító Zrt.	premium	1	HUF	5	100%
PostaUtasŐr**	Magyar Posta Biztosító Zrt.	premium	1	HUF	5	100%
PostaTrend	Magyar Posta Biztosító Zrt.	premium	1	HUF	5	100%

**Points can only be redeemed for new contracts concluded electronically via the MPB Online system, for the first premium payment according to the frequency of premium payment at postal service points in cash. (May not be used for payment of an extraordinary premium either at the time of concluding the policy or later.)