

## PRESS RELEASE

Budapest, 19 June 2009

### Credit card debuts to ease loan repayment

Another aid for loan repayment implemented by Erste

**Budapest, 19 June 2009 – Starting on 15 June 2009, Erste Bank Hungary launched a credit card campaign for mortgage customers to assist them in their loan repayment efforts. As the essence of the campaign, customers effecting payment using their Törlesztéskönnyítő Hitelkártya [Easier Loan Repayment Credit Card] will be refunded a certain amount in their mortgage accounts.**

Imre Sztanó, head of Erste Bank's retail division, says the financial crisis often causes hardships for those trying to repay their loans. In the current campaign, each payment over HUF 3,000 effected by the bank's Törlesztéskönnyítő Hitelkártya earns a HUF 100 refund, which will be added to the account the mortgage holder uses to repay their home loan. The amounts refunded after the purchases may be used by the holder of the repayment account or the co-signatory for mortgage repayment or any other purpose.

In case of credit card applications submitted in conjunction with housing purpose loans and income-based any-purpose mortgages submitted to the bank since 11 May 2009, customers are given Törlesztéskönnyítő Hitelkártya. The credit line of the card design is at least HUF 300,000.

Erste Bank has already implemented a number of measures to help customers in financial distress, including payment protection insurance, loan term extension, discount prepayment and final payment options, fixed-amount monthly instalments or interest-only repayment for a definite period of time. These are all options that aim to provide some remedy for payment problems customers are facing.

Erste Bank is confident that customers will whether this period of tough financial decisions better by using Törlesztéskönnyítő Hitelkártya and other payment-easing options offered by the bank, Imre Sztanó adds.

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