

MYPOST LOYALTY PROGRAMME
GENERAL TERMS AND CONDITIONS

1. General data, contact details 3
2. Introductory provisions 3
3. Definitions 4
4. General provisions 5
5. Conditions for applying for and issuing a MyPost Loyalty Card 5
6. Fees 7
7. MyPost Loyalty Card registration/authentication 7
8. Replacement or exchange of the MyPost Loyalty Card 8
9. Suspending and blocking the MyPost Loyalty Card 8
10. Collecting and redeeming points 9
11. Deletion, withdrawal and time-limit of points 10
12. Electronic services available to Card Holders 10
13. Liability, guarantee 10
14. Complaints, providing information 11
15. Termination of contract, suspension of card use 11
16. Amending and ending the Programme 12
17. Other provisions 12
18. - 12

1. GENERAL DATA, CONTACT DETAILS

1) Name and address of service provider

Name:	Magyar Posta Zártkörűen Működő Részvénytársaság
Registered office:	1138 Budapest, Dunavirág utca 2-6.
Postal address:	1540 Budapest
Company registration number:	01-10-042463
Tax number:	10901232-4-44
Group identification number:	17784083-5-44

2) Contact details of the Customer Service Directorate (hereinafter referred to as "Customer Service")

Contact details of the Customer Service	Customer Service for private customers
Customer Service in person	1062 Budapest, Teréz körút 51-53.
Service provider's postal address	3512 Miskolc
Phone number	06 1 767 8282
Fax number	06 46 320 136
E-mail	ugyfelszolgalat@posta.hu
Hours for customer service by phone	Monday to Wednesday and Friday 8 am to 5 pm, Thursday 8 am to 8 pm.
Hours for customer service in person	Monday 7 am to 7 pm, Tuesday to Friday 8 am to 4 pm.

3) Online contact: www.posta.hu/international_main

4) Access to the General Terms and Conditions

These General Terms and Conditions (hereinafter referred to as "GTC") are published on Magyar Posta's website under General Terms and Conditions.

2. INTRODUCTORY PROVISIONS

1) The ÉnPostám (MyPost) Loyalty Programme (until 15 October 2016 Posta Loyalty Card Programme) (hereinafter referred to as the "MyPost Loyalty Programme" or the "Programme") is the loyalty scheme of Magyar Posta Zrt. (hereinafter referred to as "Magyar Posta") for private customers under which Magyar Posta issues the Posta ÉnPostám (MyPost) card (until 15 October 2016 Posta Hűségkártya (Loyalty Card)) (hereinafter referred to as the "MyPost Card") and provides related services in accordance with the contents of these GTC.

From 27 April 2022, the ÉnPostám (MyPost) credit card (hereinafter referred to as the "MyPost Credit Card") issued by MBH Bank Nyrt. and its predecessor (prior to 1 May 2023, MKB Bank Nyrt.; hereinafter referred to as "MBH Bank") on the basis of the cooperation between Magyar Posta and MBH Bank (and its predecessor MKB Bank) was also suitable for accessing the Loyalty Programme. However, the issuance of the MyPost Credit Card was discontinued on 31 December 2025 and thus, from 1 July 2026, these plastic cards can no longer be used to access the Loyalty Programme. Those customers who became members of the Loyalty Programme through the use of the MyPost Credit Card product continue to be entitled to all services and discounts provided by the MyPost Loyalty Programme which

are also available to the holders of the MyPost Loyalty Card. From now on former holders of the MyPost Credit Card will be able to take advantage of these discounts and services with the help of the MyPost Loyalty Card based on the provisions of point 8 on replacing the cards. The provisions related to the operation of the Programme and the rights and obligations of holders of the MyPost Loyalty Card are set out in these GTC.

2) Under the Programme, loyalty points can be collected and redeemed, and the holder of any card specified in paragraph 1) simultaneously becomes an Insured person under the accident insurance provided free of charge in accordance with the information on Magyar Posta's website. Furthermore, while fully complying with the provisions of the applicable laws and other regulations, prize competitions and prize draws may be regularly announced in compliance with these GTC and the applicable Competition Rules currently in force.

3) In matters not regulated by these GTC, Hungarian law, in particular the provisions of Act V of 2013 on the Civil Code (hereinafter referred to as the "Civil Code") and Act CLV of 1997 on consumer protection will govern. Magyar Posta will process the personal data it becomes aware of in connection with the performance of the MyPost Loyalty Card service as data controller in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation).

4) Magyar Posta publishes these provisions for customers on its website under Other General Terms and Conditions.

5) Magyar Posta is entitled to unilaterally amend these GTC without explanation or notification at any time provided that the changes do not affect the loyalty points currently being credited.

6) Detailed information on the data processed under the Programme is given in point 8 of Magyar Posta's Privacy Notice, "MyPost Loyalty Programme", which is available on Magyar Posta's website under Privacy Notice and at postal service points.

3. DEFINITIONS

1) "MyPost Loyalty Card Holder" (hereinafter referred to as the "Card Holder") means any natural person of 18 years of age or over of Hungarian or foreign nationality with a postal address in Hungary who requests a MyPost Loyalty Card by completing the MyPost Loyalty Card application form in accordance with the conditions of these GTC and to whom Magyar Posta issues a MyPost Loyalty Card.

2) "Card use occasion" means, for the purposes of collecting points, the use of a Magyar Posta product and service, a payment transaction by Bill Payment Order (yellow form) or Postal Bill Payment Order (white form), or the iCsekk and Erste MobilePay applications; and using a product or service of the insurance companies Magyar Posta Biztosító Zrt. or Magyar Posta Életbiztosító Zrt. under the conditions set out in Annex 2.

3) "Discounts" means the automatic and periodically announced discounts for Card Holders under the Programme which Card Holders have recourse to in possession of their own valid MyPost Loyalty Card in accordance with the provisions of Annex 2.

4) "Partners" means the persons and organisations specified in Annex 1.

5) "Points account" means the individual points account kept by Magyar Posta for the Card Holder to which the points collected are credited and from which points are deducted upon redemption. The points account is opened simultaneously with becoming a member of the Programme and is closed simultaneously upon termination of membership.

6) "Daily points collection cap" means the number of card use occasions that can be considered for the collection of points on the MyPost Loyalty Card each day in accordance with Annex 2.

7) “MyPost Loyalty Card” (until 15 October 2016 Posta Loyalty card) (the Posta Loyalty Card and the MyPost Loyalty Card are hereinafter jointly referred to as the “MyPost Loyalty Card”) means an embossed plastic card personalised with a barcode, magnetic strip and signature panel issued in the Card Holder’s name. A customer who is a natural person may only have one card under the Programme.

8) “Programme membership number” means the Card Holder’s programme membership number, which is the barcode identifier on the back of the MyPost Loyalty Card.

9) -[1]

10) -[2]

4. General provisions

1) Posta Loyalty Cards issued before 15 October 2016 may still be used after 15 October 2016 under the provisions of these GTC.

2) The status of a MyPost Loyalty Card may be “active”, “suspended”, “blocked” (stolen, lost or expired), “terminated”, “unidentified”, and “recorded” during production. MyPost Cards are issued with an “active” or “unidentified” status.

2/A) MyPost Cards applied for online without authentication are issued with an “unidentified” status. MyPost Cards with an “unidentified” status can only be used to collect points, and cannot be used to

a) redeem points;
b) check balance;
c) register/authenticate online;
d) use online electronic services requiring registration/authentication;
e) prove eligibility to participate in prize competitions.

2/B) For an “unidentified” MyPost Loyalty Card to become an “active” status card, the Card Holder must identify himself/herself in person at any postal service point by presenting his/her identity document and the “unidentified” MyPost Loyalty Card no later than 120 days after the issue of the MyPost Card. Unactivated MyPost Cards not identified by the end of the 120th day will be cancelled on the 121st day and the points collected on the related points account will be deleted.

3) The Card Holder can collect and redeem points in accordance with the conditions of Annex2 by holding and presenting a valid, “active” status MyPost Loyalty Card issued in the Card Holder’s own name.

4) Every Card Holder is a member of the Programme. Membership of the Programme lasts from the issue of the “active” status MyPost Loyalty Card until membership of the Programme is terminated, or the termination of the Programme by Magyar Posta at the latest.

5) Annex 2 specifies the range of electronic services that only Card Holders with an “active” status MyPost Loyalty Card have recourse to.

6) Points collected in a given calendar year can be redeemed until 31 December of the following year. Points that are not redeemed by the expiry date are deleted.

5. Conditions for applying for and issuing a MyPost Loyalty Card

1) A MyPost Loyalty Card can be applied for in person at all postal service points by completing a MyPost Loyalty Card application form (hereinafter referred to as the “Application Form”). Online, electronically, at www.posta.hu/international_main, after registration: customers identified through the Client Gateway can apply for a MyPost Loyalty Card with an “active” status, DÁP/ Client Gateway+ while customers not

[1] Repealed on 07 September 2026.
[2] Repealed on 07 September 2026.

authenticated by identification through the Client Gateway can apply for a MyPost Loyalty Card with an “unidentified” status.

2) When handing in the Application Form in person at a postal service point, customers are obliged to prove their identity by presenting an identity document and that they meet the conditions for applying for a MyPost Loyalty Card.

3) A virtual card will be created for each person applying for a MyPost Loyalty Card, which is displayed on the posta.hu MyPost interface after log-in and card registration/authentication. The request for a physical card must be indicated in the appropriate section of the Application Form. When a physical card is applied for, Magyar Posta will send the MyPost Loyalty Card personalised in the name of the Card Holder by post to the postal address given on the Application Form within 15 working days of the date of the submission of the Application Form at the postal service point or the date of the successful online application.

4) After receiving the MyPost Loyalty Card, the Card Holder must sign the card on the signature panel on the back of the card. The MyPost Loyalty Card is not valid unless it is signed.

5) Magyar Posta is entitled to refuse an application for a MyPost Loyalty Card if

a) the compulsory sections of the Application Form are not fully completed, are wrongly completed, or completed in illegible writing;
b) the Application Form is completed with content that is clearly untrue, offensive, obscene or discriminatory;
c) the Application Form is not signed (except DÁP/ Client Gateway+ for Application Forms completed online using Client Gateway identification);
d) the applicant is under 18 years old;
e) the applicant is not a natural person;
f) the postal address given is not in Hungary;
g) the applicant’s participation in the Programme has been previously terminated by Magyar Posta with immediate effect for a reason attributable to the applicant;
h) the applicant already holds a valid MyPost Loyalty Card;
i) applying for the card is contrary to any provision of these GTC.

6) The contractual relationship between the card applicant and Magyar Posta is established upon the receipt of the MyPost Loyalty Card/Instant MyPost Credit Card by the card applicant or upon the virtual card being displayed.

7) Only the surname and given name(s) featured in the official document proving the personal identity of the Card Holder (identity card, passport, driving licence in card format) or an abbreviation of these may appear as the name on the MyPost Loyalty Card within the number of characters given. Invented names may not appear on the MyPost Loyalty Card.

8) The MyPost Loyalty Card is valid for an indefinite period of time but at most until its termination under the conditions specified in these GTC. Thereafter, the MyPost Loyalty Card cannot be used. Magyar Posta reserves the right not to terminate the MyPost Loyalty Card.

9) Card Holders may only collect and redeem points in possession of and by showing their own “active” status MyPost Loyalty Card at postal service points and by using the products and services of Partners involved in the Programme in accordance with the conditions specified in Annex 2 Card applicants can present their virtual card and offer it for barcode reading on their mobile phone or other computing device.

10) The points collected will be credited to the points account belonging to the MyPost Loyalty Card on the 3rd working day after the point collecting transaction at the latest unless the sections on Discounts, Points Collection, Points Redemption in Annex 2 provide otherwise for the given product.

11) Card Holders may find out the balance of their own points account belonging to their MyPost Loyalty Card with an “active” status by presenting the MyPost Loyalty Card in their possession to postal staff at a postal service point.

12) Magyar Posta only accepts communications or instructions that create a right or obligation for the Card Holder over the phone, by e-mail and by post if the Card Holder can be obviously identified (i.e. the correct name, mother’s name, and date and place of birth are given).

6. FEES

1) The Card Holder’s participation in the Programme and the issue of the MyPost Loyalty Card are free of charge.

2) Magyar Posta reserves the right to impose a fee for the issue of the MyPost Loyalty Card and related to the services used in the Programme on condition that it must publish any change with regard to the fee 90 days before it comes into effect.

3) If the Card Holder does not accept the change with regard to the fee, the Card Holder may stop participating in the Programme. Card Holders leaving the Programme due to a change with regard to the fee are not entitled to make any claim against Magyar Posta.

7. MYPOST LOYALTY CARD REGISTRATION/AUTHENTICATION

1) During the secure registration/authentication of the MyPost Loyalty Card on the www.posta.hu/international_main MyPost interface in order to ensure that the registration/authentication is linked to the actual Card Holder and to be able to identify the Card Holder via the MyPost Loyalty Card for the use of electronic services, Card Holders must give their date of birth and the number of their MyPost Loyalty Card, which are checked in Magyar Posta’s system. Registration/authentication is only possible with a MyPost Loyalty Card with an “active” status.

2) For registration/authentication, a one-off password will be sent to the customer’s mobile phone number that has been given on the Application Form and recorded in Magyar Posta’s system. If the Card Holder did not give a mobile phone number when applying for the MyPost Loyalty Card, the Card Holder’s personal details must be entered on the www.posta.hu/international_main MyPost interface in the interest of identification.

3) Registration/authentication will be rejected if the details entered are different from those recorded in Magyar Posta’s system and given on the Application Form when applying for the MyPost Loyalty Card or if the status of the MyPost Loyalty Card identified based on the card number is not “active”.

4) After successful registration/authentication, the electronic services subject to the registration/authentication of the MyPost Loyalty Card become available to the Card Holder.

4/A) If a natural person has registered a MyPost Loyalty Card on the www.posta.hu/international_main MyPost interface and then authenticates himself/herself through the Central Identification Agent (ID Agent) DÁP/ Client Gateway+ when logging in to the www.posta.hu/international_main MyPost interface, and the personal identification data provided through the ID Agent differ from the data provided when the MyPost Loyalty Card was applied for, Magyar Posta will be entitled to update (overwrite) the customer’s data related to the MyPost Loyalty Card with the authentic data according to the ID Agent.

5) Card Holders logged in on the www.posta.hu/international_main MyPost interface who have registered their MyPost Loyalty Card on the MyPost interface may use the following functions on that interface:

a) change of address and phone number for notification;
b) viewing their points balance;
c) enquiring about their points account history;
d) change consent for advertising purposes (e-mail address, telephone number).

These functions can also be used via the special electronic access on Magyar Posta’s website.

6) The user name and password used for logging in on the www.posta.hu/international_main MyPost interface may not be transferred or disclosed to another person, and Magyar Posta accepts no liability for misuse and damages arising from this.

8. REPLACEMENT OR EXCHANGE OF THE MYPOST LOYALTY CARD

1) In the event of a MyPost Loyalty Card being lost, destroyed, stolen, damaged or malfunctioning, or in the event of the false personalisation of the MyPost Loyalty Card, or a change in the Card Holder's basic data stored on the MyPost Loyalty Card, or applying for a subsequent physical card, or the discontinuation of the use of the MyPost Credit Card, or the unsuccessful delivery of the MyPost Loyalty Card sent by post, Magyar Posta, based on a notification by the Card Holder given at the postal service point or through Customer Service using any of the contact details given in point 1 paragraph 2), will issue a new MyPost Loyalty Card with a new card number and the original barcode (hereinafter referred to as the "Replacement Card") to the Card Holder.

2) Simultaneously with issuing the Replacement Card, the old MyPost Loyalty Card will be blocked. In possession of the Replacement Card, the balance available on the points account will become accessible again. A Replacement Card is only issued if the Card Holder requests a replacement or exchange of the MyPost Loyalty Card. Magyar Posta may also decide to exchange the MyPost Loyalty Card, free of charge, at its own discretion.

3) Magyar Posta will produce the Replacement Card within 15 working days of the request for replacement and send it by post to the Card Holder's postal address held in Magyar Posta's records. Points on purchases made in the period between requesting a Replacement Card and the receipt of the Replacement Card cannot be subsequently credited.

4) If a Replacement Card is issued due to the malfunction of or damage to the MyPost Loyalty Card or due to a change in the Card Holder's basic data, the old MyPost Loyalty Card must be handed in at any postal service point.

9. SUSPENDING AND BLOCKING THE MYPOST LOYALTY CARD

1) Card Holders may ask for their MyPost Loyalty Card to be blocked at any time but must immediately request the blocking of the MyPost Loyalty Card if it leaves the Card Holder's possession, in particular in the event of the loss, theft or destruction of the MyPost Card. The Card Holder may report such an event to Customer Service using the contact details specified in paragraph 2) of point 1 or in person at any postal service point.

2) After the card has been blocked, a request for a Replacement Card to be issued must be made by the Card Holder in every case as required, as a new MyPost Loyalty Card is not issued automatically when a MyPost Loyalty Card is blocked.

3) Card Holders may only request the blocking of the MyPost Loyalty Card issued in their own name.

4) Magyar Posta reserves the right to suspend or block MyPost Loyalty Cards at its own discretion if any misuse or unauthorised use of the card is suspected. By way of example, misuse includes the case when a Card Holder uses his or her MyPost Loyalty Card for paying a Bill Payment Order (yellow form) or a Bill Payment Order (white form) issued in another person's name on a regular basis, that is to say paying more than 20 such forms per month.

5) If Magyar Posta unilaterally initiates blocking a MyPost Loyalty Card, Magyar Posta will subsequently inform the Card Holder of the blocking by the means of its choice – by phone, e-mail or post – within 4 working days.

6) The risks and consequences of the potential misuse of the MyPost Loyalty Card are borne by the Card Holder until the time of blocking.

10. COLLECTING AND REDEEMING POINTS

1) Card Holders may only collect and redeem points on the points account belonging to their MyPost Loyalty Card in possession of and using their MyPost Loyalty Card with an “active” status bearing their own name in accordance with the provisions of these GTC. A MyPost Loyalty Card can only be allocated to one points account at any one time.

2) If a Card Holder’s membership of the Programme ceases, Magyar Posta will cancel the MyPost Loyalty Card and close the points account on the day membership ceases.

3) Card Holders may, pursuant to the provisions of Annex 2, collect and redeem points on their points account on their own purchases and use of services using their MyPost Loyalty Card at all postal service points, as well as via the iCsekk application and the Erste MobilePay application after adding their MyPost Loyalty Card, and on using the products and services of the Partners specified in Annex 2.

4) In order to collect points on payments in Magyar Posta’s iCsekk application, the MyPost Loyalty Card can be added to the application by entering the LUA identifier, an eight digit numerical code starting with 2 to be found below the barcode on the back of the MyPost Card, and the customer’s date of birth under the Posta Loyalty Card section under “Profile” in the menu.

4/A) In order to collect points on payments in the Erste MobilePay application, the MyPost Loyalty Card can be added to the application by entering the LUA identifier, an eight digit numerical code starting with 2 to be found below the barcode on the back of the MyPost Card, in the payment process of Bill Payment Orders (yellow form) and Postal Bill Payment Orders (white form).

5) Only Card Holders may initiate collecting and redeeming loyalty points to or from their own MyPost Loyalty Card with an “active” status on the conditions specified in Annex 2. Collecting or redeeming points on one’s own MyPost Loyalty Card on transactions initiated by another person is considered to be misuse and such actions will entail the consequences described in paragraph 4) of point 9 of these GTC.

6) When redeeming points, the points redeemed or used are deducted from the points account immediately.

7) The Card Holder is advised of the redemption of points on the “Information” slip, which must be checked immediately. Objections to any deduction of an incorrect number of points must be raised by the Card Holder on the spot still before leaving the cash-desk. Magyar Posta does not accept complaints after the Card Holder has left the cash-desk.

8) Card Holders may enquire about the current balance of their points account by presenting their MyPost Loyalty Card with an “active” status in their possession at postal service points handling the MyPost Card, as well as by phone, via the contact details of Customer Service given in paragraph 2) of point 1 after identification and on the MyPost online interface.

9) If the collection and/or redemption of points is temporarily suspended for technical reasons, Magyar Posta will advise Card Holders in an Information notice displayed in postal service points and on Magyar Posta’s website.

10) Magyar Posta may, due to technical reasons, apply exceptions to the previously announced conditions for collecting and/or redeeming points. Magyar Posta excludes liability for damages that may arise in this connection. Card Holders may submit complaints related to collecting and/or redeeming points to Customer Service using the contact details provided in paragraph 2) of point 1.

11) Claims to as yet uncredited points lapse on the day the Programme terminates or 120 days after the date of purchase at the latest.

11. DELETION, WITHDRAWAL AND TIME-LIMIT OF POINTS

1) Magyar Posta is entitled to delete already credited loyalty points if Magyar Posta becomes aware by any means that points already credited were obtained by the Card Holder in an unauthorised manner.

2) Magyar Posta is entitled to subsequently withdraw from the Card Holder points that were erroneously credited due to a technical or administrative error, and is obliged to subsequently credit points that have been erroneously deducted for the same reason to the Card Holder.

3) If no transaction is registered on a MyPost Loyalty Card for at least 365 consecutive days, and thus no points are collected or no collected points redeemed on the Card Holder's points account belonging to the MyPost Card, Magyar Posta will be entitled to delete all unused points on the points account.

4) The points on such points accounts are deleted on the last working day of the month in which the 365 day time-limit expires.

5) The points collected and not redeemed by the Card Holder in any one calendar year expire on 31 December of the following year. Points that are not redeemed by the expiry date are deleted.

12. ELECTRONIC SERVICES AVAILABLE TO CARD HOLDERS

1) The range of electronic services available to Card Holders after the successful registration/authentication of the MyPost Loyalty Card on the www.posta.hu/international_main MyPost interface is described in Annex 2.

2) The detailed rules for each electronic service are given in the General Terms and Conditions for that particular electronic service.

13. LIABILITY, GUARANTEE

1) Magyar Posta is liable to Card Holders for data security, for the adequate protection of data against unauthorised access, and for changing, disclosing, deleting, damaging and destroying data. Magyar Posta is only liable for the potential erroneous blocking of a MyPost Loyalty Card or the erroneous blocking of an account if done intentionally or with criminal intent. Magyar Posta explicitly excludes liability for damages caused by negligence as well as for additional damages on top of actual financial loss suffered by the Card Holder including lost profit or costs incurred.

2) Magyar Posta accepts no liability for faults in the performance of the service if they are caused by technical reasons.

3) Magyar Posta accepts no liability for damages caused to the Card Holder arising from blocking the card. Neither does Magyar Posta accept liability for damages caused to the Card Holder in the event that the instruction to block the card was made by a person other than the Card Holder (unauthorised instruction).

4) Neither Magyar Posta nor its Partners accept liability for any misuse related to MyPost Cards attributable to a third party or for damages caused by the loss, theft or destruction of or damage to a MyPost Loyalty Card except if these are due to the intentional behaviour of Magyar Posta or its contracted Partners (or their employees or subcontractors).

5) Magyar Posta accepts no liability for the performance of its Partners with regard to Card Holders, and in particular for guarantee and warranty claims related to goods and services purchased from the Partners, and their obligations related to product liability. Card Holders must settle complaints and claims with regard to purchased goods and services supplied by the Partners directly with the Partners.

6) Magyar Posta's liability regarding the unauthorised redemption of loyalty points is limited to re-crediting any loyalty points redeemed due to a reason attributable to Magyar Posta to the Card Holder concerned. In all other cases, Magyar Posta's liability for damages related to its legal relationship with Card Holders is excluded with the exception of liability for intentional damages or damages harmful to

human life, limb or health. The limitation of Magyar Posta's liability for damages with regard to liability for breach of contract is based on the provisions of Section 6:152 of the Civil Code.

7) Magyar Posta exchanges faulty MyPost Cards free of charge.

14. COMPLAINTS, PROVIDING INFORMATION

1) If a Card Holder has any complaint or request with regard to the Programme, this may be communicated to Magyar Posta's Customer Service using the contact details given in paragraph 2) of point 1 of these GTC.

2) Recordings are made of both incoming calls to Magyar Posta's Customer Service and calls made by Magyar Posta's Customer Service to customers.

3) A third party may only act on behalf of a Card Holder at postal service points based on authorisation granted by law or at least authorisation granted in a private document of full probative force. The third party acting must prove the existence of these conditions to Magyar Posta.

4) Magyar Posta will investigate the Card Holder's complaint within 30 days.

5) If the complaint is related to the behaviour of a contracted Partner, the Card Holder may make the complaint to the Partner in question as well.

15. TERMINATION OF CONTRACT, SUSPENSION OF CARD USE

1) Magyar Posta is entitled to terminate the Card Holder's participation in the Programme with immediate effect and simultaneously to cancel the Card Holder's MyPost Loyalty Card and block the Card Holder's points account if the Card Holder communicates false data to Magyar Posta due to a reason attributable to the Card Holder, or misuses the MyPost Loyalty Card or commits a criminal offence using it, or fails to comply with the conditions defined in these General Terms and Conditions and in the Annexes hereto. Due to the free nature of the MyPost Loyalty Card services, in addition to the foregoing, Magyar Posta is also entitled to terminate the Card Holder's participation in the Programme with immediate effect and simultaneously to cancel the Card Holder's MyPost Card, or to withdraw or limit the services provided free of charge with the MyPost Loyalty Card without giving a reason.

2) The Card Holder is entitled to terminate his or her participation in the Programme in writing at any time with immediate effect. Termination is effected upon receipt of notice by Customer Service, after which Magyar Posta will arrange the cancellation of the MyPost Card.

3) The Card Holder is obliged to return the MyPost Loyalty Card to Magyar Posta or destroy the card within 30 days of sending the declaration of termination to Magyar Posta. Any points that are not redeemed prior to termination will be lost.

4) Magyar Posta is entitled to invalidate or block the MyPost Loyalty Card and block the points account with effect from the day on which the contractual relationship between the Card Holder and Magyar Posta terminates.

5) Magyar Posta is entitled to cancel the MyPost Loyalty Card if the Card Holder has not used his or her MyPost Loyalty Card for at least 365 days or the use of the card has not complied with the provisions of these GTC. Magyar Posta reserves the right not to cancel the MyPost Card.

6) Membership of the Programme and the MyPost Loyalty Card contract will terminate upon the cancellation of the MyPost Loyalty Card if the MyPost Loyalty Card was cancelled due to the fact that the Card Holder did not use his or her MyPost Loyalty Card for more than 365 consecutive days.

7) The MyPost Loyalty Card can be used from the date of issue until it is blocked or cancelled.

16. AMENDING AND ENDING THE PROGRAMME

1) In view of the fact that under the Programme Magyar Posta and its range of Partners provide discounts to Card Holders unilaterally and without consideration, Magyar Posta is entitled to change the features of the Programme, the conditions of participation and the range of its Partners at any time unilaterally. However, the change may not have a retroactive effect, in other words it may not affect the obtained rights of Card Holders. At the same time, Magyar Posta reserves the right to amend the conditions for redeeming points in a manner that is beneficial for the participants in the Programme and that does not affect the provisions of these GTC. Magyar Posta will provide information of such changes in announcements displayed at postal service points and on Magyar Posta's website.

2) Magyar Posta is entitled to end the Programme at any time, advising Card Holders 90 days in advance. Notice will be given on Magyar Posta's website and in announcements displayed at postal service points. Issuing points will cease on the day after notice has been given and only the redemption of points will be possible in the remaining period of time until the end of the Programme. Points that are not redeemed by the day on which the Programme ends will be irretrievably lost.

17. OTHER PROVISIONS

1) Unless the law provides otherwise, any public dues (taxes, contributions, dues and official fees, etc.) that may be imposed on issuing and redeeming loyalty points are borne by Card Holders. This also applies to the case when the law appoints Magyar Posta as the party directly responsible for a public due but allows the liability to be passed on to Card Holders.

2) Card Holders are advised of any other issues of the Programme affecting them through announcements displayed at postal service points and on Magyar Posta's website.

3) MyPost Cards are owned by Magyar Posta. When the Card Holder's participation in the Programme comes to an end, the Card Holder is obliged to return the MyPost Loyalty Card to Magyar Posta by post or submit it to any postal service point or destroy the card.

4) Loyalty points cannot be exchanged for cash or foreign currency. No monetary value or any other compensation may be claimed for deleted, invalid or expired points or points unredeemed for any other reason.

5) Magyar Posta will send the MyPost Card, and all documentation and notifications addressed to the Card Holder to the last known postal address available to Magyar Posta (given on the Application Form or by any other means accepted by Magyar Posta until a change of address is reported). The Card Holder is obliged to inform Magyar Posta immediately of any change in the Card Holder's address or in the personal details given on the Application Form. Magyar Posta is not liable for difficulties caused by out-of-date or changed data.

18. -[3]

[3] Repealed on 07 September 2026.

Date of entry into force of last modification: 7 September 2026