

## Do you want to spend quality time with family or friends?

## We have a secure solution for this, the MBH Széchenyi Recreation Card.

- Tax advantages: single fringe benefit with preferential (28%) taxation: in 2024 450,000 HUF/year/person:
   The employer must pay 15% personal income tax and 13% social contribution (28% in total) on the SZÉP card benefit that is a fringe benefit.
  - SZÉP Card benefits subject to more favourable taxation than wages (33.04%) may also be provided as specific benefits above the annual limit and are still favourable when compared to the salary.
  - There are no further costs (e.g. handling costs) for the employer in connection with the SZÉP Card, and employees do not have to pay tax or contributions either.
- Types of the benefit: as part of the cafeteria or under an independent title:
  - can also be provided in a differentiated manner (different amount to different people, in a non-normative manner),
  - the employer may provide it on a regular or occasional basis.
- Costs, fees, administration: the amount of the benefit will be credited to the employee's SZÉP Card account without deductions:
  - the employer pays 0 HUF to the bank in relation to the MBH SZÉP Card;
  - the administrative burden for the employer is minimal: they only have to transfer the amount of the benefit to the employees' MBH SZÉP Card Accounts.
- Quick credit, accessibility: the benefits are booked on the employees' MBH SZÉP Card Accounts within no more than three working days, and can be spent immediately after booking.
  - the bank will send employees a notification (free of charge) on all credited benefits (via email, if an email address is available); furthermore, all cardholders will receive a notification in their password-protected storage space on the website mbhszepkartya.hu,
  - the signing and processing of MBH SZÉP Card account management contracts automatically launches the card production. We send the completed MBH SZÉP Cards by post to our clients' postal addresses.
- Important information, contact details: in connection with the MBH SZÉP Card service, the employer does not need to have a contractual relationship with MBH Bank Nyrt.
  - On our website: <a href="mailto:mbhszepkartya@mbhbank.hu">mbhszepkartya@mbhbank.hu</a>

- **Through our customer service:** by phone on +36 1 268 7272, Monday-Friday working days: between 08.00 and 16.00
- at the SZÉP Card Card Centre: on the phone numbers +36 1 238 0361 or +36 1 238 0362 and +36 20 298 7009, +36 30 931 9704, +36 70 779 7699 mobile phone numbers every day (Mon-Sun) between 08.00 and 20.00.



mbhszepkartya.hu



in person in our branches



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