

LOYALTY PROGRAMME Rules

1. The aim of the Loyalty Programme is to enable credit cardholders to save money on the monthly fee for the primary card and to encourage holders of Credit Standard and Credit Premium credit cards to use their cards for contactless payments more frequently.
2. The Loyalty Programme is open to individuals who are non-entrepreneurs – holders of Credit Standard and Credit Premium credit cards who pay a monthly fee for their primary card.
3. Once the volume of settled non-cash transactions on the card account (hereinafter referred to as the “Transaction Volume”) reaches at least the limit set out in the table below, the monthly fee for the primary card for the relevant cycle will be refunded, if such a fee applies to the card.

Card type	Credit Standard	Credit Premium
Limit on the value of settled non-cash card transactions	EUR 159	EUR 959
Monthly card fee	EUR 0	EUR 0

4. The Transaction Volume includes non-cash debit transactions (payments for goods and services) made using the primary and supplementary cards issued for the relevant card account, whilst credit transactions (cancellations, reversals and chargebacks) settled on that card account during the relevant cycle are deducted. Fees and interest are not included in the Transaction Volume.
5. If, during a cycle, the Transaction Volume does not reach the limit specified in the table above, the holder of the primary card is not entitled to a refund of the fee.
6. The Loyalty Programme cycle is the same as the credit card cycle.
7. Once the cycle has ended, the Transaction Volume will be finalised and cannot be changed retrospectively. In the next cycle, the Transaction Volume starts from zero; it cannot be carried over between cycles.
8. The Loyalty Programme does not apply to cards that are more than 15 days overdue. Blocking a card in the event of loss or theft does not affect the achievement of the Transaction Volume target.
9. The holder of the primary card will receive information regarding the refund of the monthly fee for the primary card for the relevant cycle (provided the conditions set out in these Loyalty Programme rules are met) via their monthly credit card statement.
10. The rules of the Loyalty Programme are published on the website www.unicreditbank.sk in the Credit Cards section.