

MBH Széchenyi Recreation Card

for bringing you
FUN!



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: **450,000 HUF/year/person in 2025, plus up to 120,000 HUF/year/person for the Active Hungarians sub-account.** 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.**
- **From 1 January 2025, an additional fringe benefit is available on the Active Hungarians sub-account**, which can only be used for sports activities. Purchases authorised for home renovation are debited to the balance of the accommodation sub-account.
- **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 mbhszepakartya.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:** mbhszepakartya.hu **E-mail:** munkaltato.mbhszepakartya@mbhbank.hu
 - **Through our customer service:** by phone on +36 1 268 7272, Monday-Friday working days: between 08.00 and 16.00. The automatic function of our MBH Szép Card telephone service enables our main card holders to execute a variety of transactions and ask for general information without having to wait for being put through to our assistant, at any time, 24/7.
 - **at the SZÉP Card Card Centre:** Every day between 8 AM and 8 PM (24/7 for card status changes) on one of the following numbers: +36 1 238 0361, +36 1 238 0362, +36 20 298 7009, +36 30 931 9704, +36 70 779 7699.



mbhszepakartya.hu



in person in our branches



+36 1 268 7272



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Védelem a pénzügyekben

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