

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: 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 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
- 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.

