

Card Holder GTC – Edenred Card Programme

Please read this Contract carefully before using your card. The below information sets out the General Terms and Conditions (GTC) pertaining to your Card and regulates the relationship between you and the Issuer. Plural first person pronouns pertain to the Issuer. By using the Card, you accept the conditions set out in this Contract. With respect to matters relating to the interpretation of the Contract, or if you do not agree to any provision thereof, please contact our Customer Service at any of the contacts set out in Clause 16 of the Contract.

1. DEFINITIONS

Account: the function recording the amount of money available and assigned to your Card (not a deposit, savings or other bank account);

Card Holder GTC: this Card Holder GTC and its new versions as updated from time to time;

Available Balance: value of the funds available on your Card for use;

HUF: Hungarian forints, the official currency of Hungary;

Card: any and all Cards issued to you under this Contract per the Client GTC;

Card Number: the 16-digit card number found on the front side of your Card;

Card Holder: a private person found eligible by the Company to use the Card entering into this Contract with us;

Company: the natural or legal person, institution or service provider participating in the Program;

Customer Service: the contact center dealing with inquiries and requests for services in connection with your Card. The contacts of the Customer Service are set out in Clause 16;

Full Deductible Amount: amount of the entire Transaction, including – in addition to the Transaction itself – all connected fees, expenses and taxes;

MasterCard International Incorporated: MasterCard International Incorporated, a business organisation with its registered office located at 2000 Purchase Street, Purchase, New York 10577 USA;

MasterCard Acceptance Mark: the logo of MasterCard International Incorporated, indicating that the Card is accepted at the place where it is displayed;

“Participating Vendor” or “Participating Business” is an entity accepting Edenred Cards from the Card Holders (or Partner Card Holders) in case of the sale of products or the provision of services, and where the Programme Owner makes accepting cards technically available, and who placed out the MasterCard Acceptor sticker.

MyAccount: the interface on the Website where – upon registration – you can access your own Account and view your Available Balance and Transaction History online. MyAccount provides you with up-to-date information regarding your account. You need Internet connection to access MyAccount;

PIN: personal identification number, PIN code;

POS: point of sale;

Program: the Cafeteria Card program, in the scope of which the Card has been issued to you;

Programme Owner: Edenred's Hungarian subsidiary, a company established in Hungary with its registered office located at: Hungary, H-1134 Budapest, Váci út 45., the Issuer's payment intermediary;

Transaction: all POS and online commercial sales carried out with your Card;

Issuer: PrePay Technologies Limited, a limited company registered in the UK with number 04008083, contact: United Kingdom, PO BOX 3883, Swindon, SN3 9EA. PrePay Technologies Limited was registered with number 900010, its e-money issuer licence was issued by and its supervisory authority is the Financial Conduct Authority;

Website: the www.edenredkartya.hu website where you can access the information related to your Card and read these GTC;

You: the natural person found eligible by the Company to use the Card.

2. GENERAL PROVISIONS

2.1. Your Card is an e-money - cafeteria card that can be credited repeatedly. It is not a credit or debit card. The Available Balance does not earn interest and may not be used for savings only for payment, and only in accordance with the conditions set out in this Contract and the Client GTC available on the site www.edenred.hu in all cases.

2.2 Your Card was issued based on the permission of MasterCard International Incorporated. This Card is an e-money product. The e-money associated with this Card is provided by the Issuer. The Issuer's electronic money issuing activity is regulated by the Financial Conduct Authority. Your rights and obligations with respect to the use of the Card are regulated by this Contract concluded between You and the Programme Owner; You have no rights whatsoever towards MasterCard International or its affiliated companies. The crediting onto the Card is done to the Programme Owner's order, in HUF, with the terms and conditions set out in this document and the Client GTC. It is the Programme Owner who authorises you to use your Edenred Card, exclusively for paying for the specified products and services, up to the amount available with regard to the Card concerned. The Card will remain in the Issuer's ownership. Although your balance is your property (with the conditions and limitations specified in this document and the Client GTC), any and all legal rights/entitlements associated with the electronic money issued by the Issuer and the underlying accounting/record keeping system (e.g. intellectual property rights) shall remain in the ownership of the Programme Owner and/or the Issuer, shall not be transferred to you, and you shall have no further utilisation rights with regard to them.

2.3 These conditions included in the GTC have been created and are available only in the Hungarian language. We undertake to carry out all correspondences with you regarding matters concerning your Card or Account using the Hungarian language.

3. RECEIPT AND ACTIVATION OF YOUR CARD

3.1 You have to sign your Card immediately after receiving it, and then you have to call the Activation Line (see Clause 16 for details). No liability is borne by the Programme Owner for the failure to be signed and/or activated.

3.2 After activating the Card, depending on the type of the Card, you will receive or may specify a 4-digit PIN. Keep your PIN safe, do not disclose it to anyone and ensure that it is not easily visible to anyone when you enter it. We will not disclose your PIN to third parties. Should you forget your PIN, call our Customer Service for the reset code or visit www.edenredkartya.hu and follow the instructions.

3.3 If you want to change your PIN code, visit the www.edenredkartya.hu website, where you can view your current PIN code under the Forgotten PIN Code menu item. If you do not know the PIN code, and want to change it, please call our card information line on the +36 1 382 4000 telephone, and select the Change PIN Code menu item. If you are not in the position to use the online Forgotten PIN Code menu item, but want to have a new PIN code, please call our card information line on the +36 1 382 4000 telephone, and select the option to talk to our administrator in order to request a reset code. Then, call our card information line (+36 1 382 4000), where you can select the Forgotten PIN Code menu item, and use the reset code that you have been given to set a new PIN code.

3.4 Please ensure that your Card is registered on the Website www.edenredkartya.hu. Thus you will be able to use the online services available on MyAccount, and may for example block your Card if it is stolen and this is the way You will get a notification on Your outrunning balance.

4. USING THE CARD

4.1 The Card may only be used at Participating Vendors that are in contractual relationship with the Programme Owner, or where the Programme Owner made it possible to accept the Card based on the acceptor's Merchant Category Code (MCC). The Programme Owner accepts no liability for cases when the card company classification of the terminals in the stores is different from what is expected or for any incidental changes in the classification of the stores. The balance of electronic money available with regard to a certain Card may only be used for the partial or full settlement of the consideration paid for the scope of products and services indicated on that Card, in accordance with the current rules governing Personal Income Taxes. The Programme Owner shall not be responsible for the misuse of the Cards. Your Card and the Available Balance associated with it may be used only for Transactions executed in HUF, excluding redemption and conversion to cash or scriptural money.

4.2 Your Card is a card that can be credited repeatedly, which means that your employer or business partner may freely credit new funds to the balance of your Card. A transaction shall only be authenticated if the Full Deductible Amount is lower than or equal to the Available Balance on your Card. You will not be able to use your Card after its expiry date or if the Full Deductible Amount exceeds the Available Balance. If for any reason, a Transaction is processed with a higher amount than the Available Balance on your Card, you shall pay to the Programme Owner the amount(s) by which the Full Deductible Amount exceeds your Available Balance within 14 days of the receipt of the invoice from the Programme Owner. If you fail to pay the amount within 14 days of the receipt of the invoice from the Programme Owner, the Programme Owner shall be entitled to take all measures necessary for the collection of the outstanding amount, including legal action and the blocking the further use of the card.

4.3 You can authenticate the transactions to be carried out with the Participating Vendors by providing your PIN or – in the case of online Transactions – CVC code in each case. If the Merchant does not accept PIN authentication, it may provide you the option to authenticate the Transaction by signing the receipt. You are responsible for all Transactions that you authenticate.

4.4 You may check your Available Balance any time by calling the Customer Service, viewing it via the mobile app or visiting the Website (see Clause 16 for the details).

4.5 For security reasons, the Participating Vendors accepting your Card shall request authorisation via a POS or VPOS terminal from the Issuer for your Transactions. In some cases, a Participating Vendor may require that your Available Balance be higher than the value of the transaction you intend to carry out. You will only be charged for the actual and final amount of the Transaction carried out. Merchants request this if they may require a larger amount of funds than which you wished to spend originally. For example:

4.5.1 Hotels and car rental – As Participating Vendors are not able to determine the amount of your final invoice preliminarily, they may request authorisation to deduct an amount of funds exceeding your Available Balance.

4.5.2 Participating Vendors on the Internet – Certain participating internet websites may send you a request for payment authorisation at the time of registration or the payment step in order to check availability of the funds; this may impact your Available Balance temporarily. Please note also that some websites do not charge the amount to be paid until the delivery of the goods. When viewing your Available Balance, please take into consideration such possible changes of the funds available, and determine based on that whether there is a sufficient amount on your Card to cover your purchases. The Card may not be used for online payments for the liquidation of which a bank with a non-Hungarian head office is requisitioned.

4.6 The Card can not be used for the verification of identity.

4.7 Your Card cannot be used for the withdrawal of cash, and the Available Balance or the future balance cannot be transferred, converted or redeemed for cash or scriptural money.

4.8 You may not use your Card to redeem traveller's cheques, have cash refunded from Participating Vendor or settle balances outstanding in connection with credit cards, bank overdrafts or loan agreements, gambling, dating or escort services or at automated gas/petrol stations.

4.9 The Available Balance on your Account does not earn interest.

5. CREDITING OF THE CARD

5.1 You cannot credit funds to your own Card. Only your employer or business partner is eligible for recharging via the Issuer. Should your employer/business partner wishes to credit more funds to Your Card, we will credit it to the Available Balance on Your Card on the receipt of the Programme Owner's order, only after the amount paid by the employer / business partner is credited to our bank account.

5.2 You hereby acknowledge that the frequency of updating your Available Balance in accordance with Clause 5.1 above will depend entirely on the Programme Owner's ordinary course of business.

6. EXPIRY OF THE CARD AND THE CREDIT // RULES DIFFERING FROM THE CIVIL CODE

6.1. The expiration date of your Card is printed on the Card's front side. You will not be able to use your card after the expiration date.

6.2 The funds credited to the Edenred Cards are valid only for a certain period of time.

6.3 The balance of the Card is personal and may only be used by the Card Holder. In case of the decease of the Card Holder, the balance forms part of the heritage, for the pecuniary splitting of which between the inheritors is governed by the grant of probate. The Client or the inheritor(s) of the Card Holder shall immediately inform the Programme Owner about the Card Holder's death, thus it will suspend the Card until the end of the probate procedure, including the use of the Partner Card by any close relative of the deceased. In case the Card Holder's death is disclosed, the Programme Owner preserves the right to suspend the Card until the end of the probate procedure, including the use of the Partner Card by any close relative of the deceased. Any liability concerning the transactions done with the Card during the period from the Card Holder's death and the Programme Owner's becoming aware of it shall be borne by the inheritors. The Programme Owner will make available to the inheritor(s) the amount remaining on the deceased Card Holder's Card that forms part of the heritage exclusively in the nature of a Card exclusively within the period of validity of the credited amounts relating to the Card. The inheritor(s) shall duly prove to the Programme Owner the completion of the probate procedure (in particular, a duplicated copy of the death certificate, the heritor's ID card and residence card; in case the heritor is under-age, the injunction of the guardianship authority and the order of the liquidation of the heritage, including the amount on the Card as a heritage), within 90 days from the receipt of which it will make available to the heritor(s) in the nature of a Card per the grant of probate.

6.4 No Transaction will be processed after the Card is expired.

6.5 In the case of certain types of cards, we block the unused balance at certain expiry dates in order to comply with the applicable laws. The amount credited to the Card that has been blocked may not be refunded at all, or in certain cases may only be refunded if this is initiated by the employer / business partner, by observing the applicable laws and the contractual terms in accordance with Section VI of the GTC.

6.6 The period of validity of any Crediting is the last calendar day of the year the benefit was credited in case the it was credited until 31 August, or the last day of the year following the year the benefit was credited in case it was credited after 1 September.

6.7 Pursuant to Clause 2.2, after the expiry date of the Card or the expiry dates regarding each crediting, any Available Balance remaining on your Card and all statutory rights relating to the e-money will remain in the Programme Owner's ownership and will not be transferred to you.

6.8 In order to enable you to utilise any amounts credited to your Card appropriately before the expiry date, the Programme Owner shall do all in its power inform you at any of the contacts you provided during the registration on the website edenredkartya.hu regarding any amounts on your Card that will expire soon.

7. CARD HOLDER'S LIABILITY; AUTHENTICATIONS

7.1 We may restrict or deny the authentication of your Card if the Card is or may be used in breach of this Contract or if we can suspect on reasonable grounds that you or a third party committed or intend(s) to commit a crime or other abuse in connection with the Card.

7.2 If we have to investigate a Transaction carried out using the Card, you are obligated to cooperate with us or – if necessary – any other authorised body in this.

7.3 Never:

7.3.1. let anyone else use your Card; or get access to it in any way;

7.3.2. write down your PIN on your Card or anywhere else;

7.3.3. disclose or otherwise make available your PIN to anyone else in writing, in a manner that it may be observed by others when entering the code or otherwise.

7.4 You are responsible for any Transaction that you authenticated via your signature, PIN or CVC code.

7.5 You agree to hold harmless and indemnify us, our partners and any company belonging to the same company group as the above with regard to the expenses incurred by any legal action initiated in order to enforce these GTC, any breach of these GTC and/or the fraudulent use of your Card by you or authenticated by you.

8. LOST, STOLEN OR DAMAGED CARDS

8.1 You have to handle the benefits on the Card in the same manner as cash in your wallet. If you lose your Card or if it is stolen, the amount on it may be lost just as if it had been in your wallet.

8.2 In the event of loss, theft, fraud or any other threat that involves the risk that the Card may be used in an unauthorised manner, or if the Card is damaged or malfunctioning, contact the Customer Service immediately. You have to provide your Card Number in order for the Customer Service to deal with your issue. You also have the option to take measures to have your card blocked using the Website's MyAccount interface (see Clause 16.2). To be able to do so, you have to register your Card preliminarily on MyAccount.

8.3 Provided that you notified us in accordance with Clause 8.2 and the Clause 8.4 does not apply, you will not be liable for losses incurred after the time you notified our Customer Service in accordance with the above, nevertheless, the liability for any damage is borne exclusively by You. If there is Available Balance remaining on your Card after the notification, your Employer may request the Programme Owner to replace your Card and that the last Available Balance be made available on the new Card.

8.4 If the reported event was caused by your breach of contract or your alleged conduct or if reasonable suspicion of fraudulent or improper conduct arises with respect to it, you will be held liable for all losses.

9. DISPUTED MATTERS

9.1 If you have reason to suspect that a Transaction for which your Card was used was unauthorised or was carried out on your Account by mistake, we will examine the Account and the circumstances of the Transaction, provided that you notify us within 13 months of the date of the Transaction. In this scope, we may require you to contact the relevant authorities in connection with the disputed Transaction.

9.2 If at the time when you report the unauthorised Transaction, based on the evidence available to us we have no reasonable cause to assume that you failed to comply with these requirements of the GTS due to negligence or willfulness, or that you acted in a fraudulent manner, we will refund you all unauthorised Transactions.

9.3 However, if we receive information that suggests that the disputed Transaction was real, we will be entitled to deduct the value of any such Transaction from your Account.

9.4 We reserve the right not to refund you such amounts if you acted in breach of this Contract or if you did not report any possible fraudulent claims to the competent authorities.

9.5 If you entered into an agreement pursuant to which another person operating in the European Economic Area may deduct payments from your Card (e.g. if you disclosed your Card's data to a Merchant for the purposes of payment), then – if all of the below conditions are fulfilled – you may request us to refund the payment which we will perform within 10 business days of the receipt of your request:

9.5.1. if the exact amount to be paid was not specified in the authorisation;

9.5.2. if the amount charged from your Account was higher than what you could have expected given the circumstances (e.g. based on your previous payment patterns); and

9.5.3. if you notify us regarding your refund request within 8 weeks of the date when the amount is charged from your Account.

10. COMPLAINTS

10.1 Any complaint included in these General Terms and Conditions has to be reported first to the Programme Owner via the Customer Service mentioned in Clause 16.

10.2 We handle all complaints in the scope of our own complaints procedure. Upon your request, we will provide you with a copy of the description of our complaints procedure.

10.3 The UK's Financial Services Compensation Scheme (or any other deposit insurance system) shall not apply to the Card. However, we will protect your funds in the case of our insolvency.

11. AMENDMENTS

11.1 If any part of this Card Holder GTC conflicts with any legal or regulatory requirement, then we will not effectuate that part of the Contract, and we will consider it as if it reflected the provision contained in the relevant legal or regulatory requirement. If we have to make changes with respect to our operations before we are able to fully comply with the new legal or regulatory requirements, we will take the necessary steps as soon as reasonably practicable.

11.2 The Programme Owner is entitled to modify this Card Holder GTC unilaterally, which modification shall be published in its website at least 15 days before its entry into force, and shall also publish a notification on the modification on the site www.edenred.hu. Inasmuch as You do not avail yourself of your right of termination in writing and keeps on using the Card, the modifications shall be considered as expressly accepted by You.

12. TERMINATION AND SUSPENSION

12.1 If You are not entitled to use the Card any more for any reason, the Card will be blocked immediately and You will not be able to use the Available Balance any more.

12.2 We may terminate or suspend this Contract at any time:

12.2.1 if the contract between the Programme Owner and Your Employer or our Partner is terminated upon which service is provided to You (ordinary termination); or

12.2.2 with immediate effect (and until the settlement of the issue or the termination of this Card Holder GTC) if you have breached this Contract, used or intended to use the Card in an imputable or fraudulent manner or for illegal purposes or if we are unable to continue processing your Transactions due to the proceedings of third parties (extraordinary termination of contract).

12.3 After the contract concluded with the Client is normally terminated, the Programme Owner keeps on ensuring the availability to the amount credited before the termination of the legal relationship until the expiry of the credits.

12.4 If the contract is extraordinarily terminated, you will not be able to use your Available Balance any more as of the day of the termination of the contract.

12.5 If in any of the above cases of termination or if you are not entitled to use the Card any more, all statutory rights connected to the e-money and the Available Balance will remain in the ownership of the Programme Owner and will not be transferred to you.

13. OUR LIABILITY

13.1 The following exceptions and restrictions apply to our liability in connection with this Contract (relating to damages arising in connection with the provisions of the Contract or otherwise (including negligence), the breach of statutory duties or other):

13.1.1. we assume no liability for any damages arising directly or indirectly from reasons beyond our control (including but not limited to the failure of network services and data processing systems);

13.1.2. we assume no liability for lost profit, loss of business or any indirect, consequential, special or punitive damage or loss;

13.1.3. if the Card is faulty due to our negligence, our liability will be limited to the replacement thereof; and

13.1.4. in any other event of our default, our liability will be limited to the reimbursement of the Available Balance stored on your Card's.

13.2 No provision of this Contract may exclude or limit our liability for any deaths or personal injuries that occur due to our negligence or fraud.

13.3 We expressly exclude the conditions and warranties set out in law to the largest extent allowed by the law.

13.4 The exclusions and limitations of liability set out in Clause 13 are also applicable to any liability arising towards you in connection with this Contract on the side of our affiliated companies such as the Programme Owner, MasterCard International Incorporated and other suppliers, contractors, agents, distributors and the affiliates thereof.

13.5 You may settle any disputed issue arising in connection with your purchases made with the Card with the Merchant. Neither the Programme Owner nor the Issuer assumes liability for the quality, safety, legality or any other property of the goods and services purchased with the Card.

14. PROCESSING OF PERSONAL DATA / YOUR DATA

14.1 The Programme Owner, as Data Controller, shall process and use the personal data required in order to provide the Service under these GTC and acquired by it during the performance thereof per the data protection regulations in force. The legal basis of the processing of data is the execution of the Contract [Article 6 (1) (b) of GDPR].

14.2 Summary table of the Programme Owner's processing of personal data:

Summary of the processing of data concerning the Service provided by the Programme Owner to the Card Holder	
Data Controller	In the processing of personal data regarding the contract concluded between the Programme Owner and the Card Holder, the Programme Owner is the Processor.
The purposes of the processing	The Card Holder's compliance with the Services included in the GTC
Legal basis of data processing	The compliance with the Contract concluded between the Programme Owner and the Card Holder [Article 6 (1) (b) of the GDPR]
Scope of data processed	Data Subject's surname; forename; name on card (21 characters at most); date of birth; permanent residence (post code, town, street, number); correspondence if other than residence (post code, town, street, number); e-mailing address; cell phone number; amount to be credited; serial No. of card; Data of the transaction; habitual residence in Hungary if Data Subject is a foreigner; Account history; Address of Data Subject's workplace
Term of data processing	Total duration of the service and 5 years following its termination (until the limitation period of the possible claims concerning the Service)
Processors	<p>PrePay Solutions Ltd. (member of the Edenred group; head office: London: 6th Floor, 3 Sheldon Square, Paddington, London, W2 6HY UK) purpose of the data processing: management of card balances, authorisation of card transactions, online balance inquiries, issuance and activation of Cards, crediting of e-money allocated for this purpose to the cards, providing access to data (e.g. transaction history, available balance), processing of Transactions; as regards PrePay Solutions Ltd. as the issuer of the card, the processing of data of the Data Subject shall be considered as if it took place in the territory of Hungary, inasmuch the data get processed within the European Union (United Kingdom).</p> <p>Idemia Hungary Kft. (head office: Tó-Park land reg. No.: 3301/21., H-2045 Törökbálint, Tópark utca, Hungary) <u>purpose of data processing</u>: manufacturing of cards;</p> <p>Y-Collective Kft. (head office: H-7628 Pécs, Arany János u. 24., Hungary) <u>purpose of data processing</u>: extranet operation, processing of card orders, operation of website and application; IT support activity</p>

The summaries serve only as an easy overview, please read the full Data Protection Information Notice that differs from that available on the site www.edenredkartya.hu.

Summary of the processing of data concerning the marketing / advertising activity of the Programme Owner	
Data Controller	Concerning the data processing regarding its marketing / advertising activity, the Programme Owner is the Data Controller.
The purposes of the processing	Sending marketing / advertising messages to the Card Holder
Legal basis of data processing	The Data Subject's consent [Article 6 (1) (b) of the GDPR and Article 6 (1) of Act XLVIII of 2008 on the Basic Requirements of and Certain Restrictions on Commercial Advertising Activities]. <i>The consent may be withdrawn at any time</i>
Scope of data processed	The Data Subject's surname; forename; e-mail address; mobile phone number;
Term of data processing	Until the withdrawal of the consent
Processors	<p>Y-Shift Kft. (head office: H-7636 Pécs Arany János utca 24., Magyarország) <u>purpose of data processing</u>: data processing for the purposes of advertising.</p> <p>The Rocket Science Group LLC d/b/a MailChimp (head office: 675 Ponce De Leon Ave NE, Suite 5000 Atlanta, Georgia 30308, USA) <u>purpose of data processing</u>: data processing for the purposes of advertising - sending out newsletters</p>

The summaries serve only as an easy overview, please read the full Data Protection Information Notice that differs from that available on the site www.edenredkartya.hu.

14.3 Should the Card Holder not provide personal data required by the Programme Owner for providing its service, the Card Holder will not be able to call upon the services provided by the Programme Owner.

14.4 The exercise of the Card Holder's rights regarding his access to his own data, the Card Holder may call upon the Programme Owner in an e-mail sent to the addresses adatkezeles-hu@edenred.com or dpo.hungary@edenred.com.

15. GENERAL PROVISIONS

15.1 If we do not exercise or delay with exercising any right or legal remedy set out in this Contract, this shall not be considered as a waiver of that right or legal remedy or the exclusion of the later exercising of such right or legal remedy.

15.2 If any provision of this Contract is deemed unenforceable or illegal, this shall have no effect on the remaining provisions, provided that the unenforceable or illegal provision is not an essential part of the Contract.

15.3 You may not assign or transfer your rights and/or benefits arising from these General Terms and Conditions. Your liability will continue until all Cards issued to you are cancelled or expired, and you have paid all amounts payable under these GTC. We may assign our rights and benefits at any time without notifying you in writing. We may sub-contract any of our obligations arising from this Contract.

15.4 No third party that is not a party to these GTC shall have the right to enforce the provisions of this Contract, with the exception that MasterCard International Incorporated and its relevant affiliated companies shall be entitled to enforce any provision of this Contract that provides them any benefit or right, and the (legal) entities specified in Clause 13.4 shall be entitled to enforce the contents of Clause 13.

15.5 In case of a legal dispute, the regular Hungarian court is exclusively authoritative according to the seat of the Programme Owner is authoritative with the condition that having regard to the location of the Issuer's registered office, the ordinary English courts with competence based on the Issuer's seat shall have exclusive jurisdiction with regard to legal disputes concerning also the Issuer.

16. CUSTOMER SERVICE CONTACTS

16.1 If you require help or wish to report that your Card has been lost or stolen, call our Customer Service at the number +36 1 382 4000 in the business hours available on the website edenred.hu

16.2 Lost or stolen Cards may be reported on the Website (www.edenredkartya.hu) in the MyAccount interface, 24 hours a day. In this exact spot, the forgotten PIN feature may also be used 24 hours a day.

16.3 Card activation, Available Balance and Card Blocking are available to Card Holders 24 hours a day, call +36 1 382 4000.

16.4 If You have any difficulties using the Card, please contact our Customer Service or your employer.

Effective from: 16 July 2018.