

Cooperation of Erste banka and Erste Card Club with the Croatian Stomatological Chamber

Zagreb, September 3, 2009 – Erste&Steiermärkische Bank d.d and Erste Card Club d.d have signed a partnership agreement with the Croatian Stomatological Chamber. The business cooperation is the result of a joint initiative by Erste bank and the Croatian Stomatological Chamber to make banking products and services as well as customer benefits more accessible to members of the Chamber.

Based on above-mentioned business cooperation and bearing in mind the specific demands of their profession, Erste bank has prepared a special offer for all members of the Croatian Stomatological Chamber which, apart from products and services of the bank, also includes Erste Card Club products. The offer was developed in accordance with the profession and life style of members of the Croatian Stomatological Chamber and it is special for a number of benefits that include **more favorable conditions when contracting products and services** of Erste bank and Erste Card Club in the transaction business segment, e-banking, short and long-term financing as well as the card business. All members of the Croatian Stomatological Chamber who open a current and/or business account and become a client of Erste bank, gain the right to the following benefits: the issuing of a MasterCard business debit card free of charge for the primary user, the withdrawal of cash with above-mentioned card at Erste bank cash machines free of charge, payments for goods and services at sales points all over the world that carry the sign MasterCard free of charge, the Erste NetBanking Internet banking service for legal entities free of charge for the first six months, a 50% lower one-time fee for the processing of loans for all loan types and models (natural persons), a 50% lower one-time fee for the processing of a framework loan per business account, working capital loans and investment loans (legal entities), a current account for physical persons free of account charges for the first six months, the issuing of a Diners Club business card and a Diners Club private card without an enrolment fee and membership fee for the first year along with a 50% discount on the membership fee after the first year. In cooperation with Erste S-Leasing, members of the Croatian Stomatological Chamber will also be offered the opportunity to lease stomatological equipment, along with an individual approach and support during realization of the lease purchase.

Apart from the above-mentioned, Erste bank offers members of the Croatian Stomatological Chamber complete financial services for business and private needs in one place, time savings and easy communication with the bank, an individual approach to every single client, professional consulting for every form of financing and investment through contact persons at Erste banka branch offices as well as quality monitoring in day-to-day financial operations. All chamber members will also receive information and notifications about new Erste banka and Erste Card Club products and services through their internal paper, the Croatian Stomatological Herald and the chamber's website.

“Along with the exceptional satisfaction realized through this business cooperation, it is Erste banka's intention to continue developing the individual offer of products and services for members of the chamber in cooperation with the Croatian Stomatological Chamber and to offer support to the chamber in the realization of activities in connection with its line of business”, pointed out **Snježana Mamuzić**, deputy director of the Small Entrepreneurship Division, on this occasion.

For additional information:

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PRESS RELEASE



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