

RMC CLINICS

LOYALTY CARD PROGRAM TERMS AND CONDITIONS

Last modification date: April 30, 2026

1. General Provisions

- 1.1. This document defines the participation, operation, and usage conditions of the **RMC Loyalty Card Program** (hereinafter: Program).
- 1.2. The purpose of the Program is to provide patients of healthcare providers operating under the RMC brand with certain discounts, entitlements, and other benefits based on their activity and loyalty.
- 1.3. Participation in the Program is voluntary. By registering, the participant (hereinafter: Cardholder) acknowledges these Terms and Conditions as binding upon themselves.

2. Program Operator

- 2.1. The Program is operated by RMC Medical Zrt. and RMC Dentart Kft. (registered offices and company data as per the official company registry), in the Terms and Conditions jointly referred to as: Service Provider or RMC.
- 2.2. The technical implementation and operation of the background system supporting the Program is carried out by the Netliant Kft. Customer Card Program, based on a contract with the Service Provider.

3. Eligibility for Participation

- 3.1. The Program is open to any natural person (hereinafter: Customer) who:
 - is at least 18 years old,
 - uses any healthcare service provided by RMC,
 - is registered in the Program by RMC staff,
 - accepts the provisions of these Terms and Conditions.

- 3.2. The Service Provider reserves the right to exclude from the Program or refuse registration to any person acting contrary to the purpose of the Program or harming the legitimate economic interests of the Service Provider.

4. Data Processing

- 4.1. Participation in the **RMC Loyalty Card Program** and provision of data is voluntary.
- 4.2. By accepting registration, the Customer explicitly consents to the Service Provider recording, processing, and using their personal data free of charge and without additional authorization, within the framework of applicable laws, for marketing and advertising purposes related to the Program, including sending information, newsletters, and publications to the provided contact details.
- 4.3. Az Personal data stored in the database will be used exclusively for marketing and advertising purposes of the Program and will not be disclosed to third parties. Upon request, the Service Provider will correct, delete, or cease processing the data and suspend sending marketing materials.
- 4.4. The User will receive confirmation of final registration via email, upon which the card becomes active.

5. Family Loyalty Card

- 5.1. The Program allows additional family members to be registered under a primary card (hereinafter: family loyalty card).
- 5.2. In such cases, services used by family members assigned to the Cardholder are jointly accounted for, and turnover is accumulated on a single card.
- 5.3. The family relationship is recorded based on the Cardholder's declaration. The Service Provider is not obliged to verify it.
- 5.4. The Cardholder is responsible for the accuracy and eligibility of the family members' data.

6. Form and Validity of the Loyalty Card

- 6.1. The loyalty card is available in both physical (plastic) and digital (virtual) formats.
- 6.2. The card is valid for 24 months from the last point-earning transaction (automatically extended with new purchases) or until withdrawal.
- 6.3. If no further services are used within this period, the Service Provider reserves the right to automatically terminate the card and related entitlements.
- 6.4. Lost or damaged cards can be replaced at the RMC reception upon identity verification.

7. Points and Purchase Accounting

- 7.1. Points can only be collected based on invoiced healthcare services provided by RMC.
- 7.2. Point accrual rate: 1 Ft = 1 point
- 7.3. Points do not constitute money, cannot be redeemed, and only serve to determine eligibility for percentage-based discounts.
- 7.4. No points are awarded for services provided under individual pricing (e.g., day surgeries or high-value dental treatments).

8. Card Levels and Classification

- 8.1. The Program defines the following levels:
 - Bronze: from 0 Ft
 - Silver: from 2,000,000 Ft
 - Gold: from 5,000,000 Ft
- 8.2. Classification is automatic based on accumulated points.
- 8.3. The Service Provider may verify full payment before level upgrades. Unpaid invoices prevent level upgrades.

9. Discounts and Coupons

- 9.1. Discounts are available only according to the card level.
- 9.2. They cannot be combined with other discounts, except for immediate payment discounts.
- 9.3. Discounts apply only to services paid immediately (cash, card, health fund card, gift card), not to deferred payment methods or insurer-organized services.
- 9.4. Coupons may be issued and are accessible via the customer portal.
- 9.5. After verification Cardholders can check their level and benefits at: <https://rmc.ugyfelkartya.hu/>
- 9.6. The method of using discounts and coupons is defined in the operational description document of the **RMC Loyalty Card Program**.

10. Fees and Costs

- 10.1. There is no entry fee for joining the Program.
- 10.2. Annual card fees and benefits are defined in **Annex 1**.
- 10.3. At launch, the annual fee is **HUF 0**, but may be modified.
- 10.4. In case of modification Cardholders will be notified at least 30 days in advance and may withdraw free of charge.

11. Termination and Withdrawal

- 11.1. Cardholders may terminate participation at any time without justification.
- 11.2. Termination does not entitle the Cardholder to refunds or compensation.

12. Gift Card Function

- 12.1. The Service Provider ensures that the RMC Loyalty Card may also be used as a gift card, subject to compliance with the provisions of these Terms and Conditions.
- 12.2. The Cardholder may preload a monetary balance, usable exclusively for RMC healthcare services.
- 12.3. The Service Provider is entitled, at its own discretion, to credit a balance to the loyalty card for the purposes of refunds, compensation, redress, complaint handling, or the provision of individual discounts.
- 12.4. The balance loaded onto or credited to the loyalty card may be used within 365 days from the date of credit. This usage period is of a forfeiture nature; upon its expiry, any unused balance will be automatically deleted.
- 12.5. In the event of deletion of an unused balance, the Cardholder shall not be entitled to:
 - any refund,
 - any cash payment,
 - interest,
 - compensation, or
 - enforcement of any claim on any other legal basis.
- 12.6. The gift card balance does not qualify as electronic money, does not bear interest, cannot be converted into cash, cannot be paid out in cash, and is non-transferable to third parties.
- 12.7. The gift card balance may not be used for settlements with insurers or health funds.
- 12.8. The gift card balance may be used exclusively to pay for services designated by the Service Provider as eligible for gift card payment, and may not be combined with other discounts, except for the immediate payment discount.
- 12.9. A The Service Provider reserves the right to unilaterally define or modify the detailed technical, financial, and usage conditions of the gift card function,

within the framework of applicable laws, with prior or subsequent notification to the Cardholders.

13. Assignment and Refunds

- 13.1. The loyalty card is non-transferable, and the points and discounts associated with it cannot be redeemed for cash. No points are calculated upon advance payment; points are credited upon completion of the purchase.
- 13.2. No full or partial refunds or monetary settlements are available within the framework of the Program.
- 13.3. In the event of system malfunction, the Service Provider will make every effort to identify and resolve the issue as soon as possible but shall not be liable for any damages arising therefrom.

14. Data Processing and Communication

- 14.1. Separate data processing applies to the Program, the purpose of which is the operation of the Program, communication, and marketing.
- 14.2. Subject to the Cardholder's consent, the Service Provider is entitled to send marketing messages, notifications, birthday greetings, and coupon-related communications.
- 14.3. Data processing is governed by the Service Provider's applicable Privacy Notice.

15. Amendment of the Terms and Termination of the Program

- 15.1. The Service Provider reserves the right to unilaterally amend these Terms and Conditions.
- 15.2. The Program may be terminated at any time. In the event of termination, the Cardholder shall not retain any previously acquired entitlements and shall not be entitled to compensation for them.

16. Publication and Acceptance

16.1. These Terms and Conditions are available:

- on the Service Provider's website,
- at the RMC reception,
- and during registration.

16.2. Acceptance of registration for the Program constitutes explicit acceptance of these Terms and Conditions.

17. Final Provisions

17.1. The current version of these Terms and Conditions is available at all times on the RMC Clinics website at: www.rmc.hu/husegkartya

17.2. Further information regarding the operation of the RMC Loyalty Program can be requested at: info@rmc.hu

17.3. If you wish to submit a complaint regarding the operation of the system, please report the issue in writing via email to the above address.

Annex 1

Benefits Associated with RMC Loyalty Card Program Levels

This Annex forms an integral part of the **RMC Loyalty Card Program** Terms and Conditions and defines the benefits, entitlements, and principles applicable to each card level.

1. Classification of Card Levels

Card Level	Eligibility Requirement (Total Spend)
Bronze	From 0 Ft
Silver	From 2,000,000 Ft
Gold	From 5,000,000 Ft

Classification is automatic based on accumulated points.

2. Benefits by Card Level

Card Level	Base Discount*	Description
Bronze	0%	Participation in the Program, point collection, use of coupons
Silver	5%	Discount on services defined by RMC that are not individually priced
Gold	10%	Increased discount on services defined by RMC

* The percentage rates may be unilaterally determined and modified by the Service Provider in accordance with the notification obligations set out in the Terms and Conditions.

3. Annual Card Fee

Period	Annual Card Fee
At program launch	0 Ft

The Service Provider reserves the right to modify the annual card fee in the future, about which Cardholders will be notified in writing at least 30 days in advance.