



BCR Wizz Air Credit Card

The Card that helps
everybody to fly

Bucharest, 8 September 2010

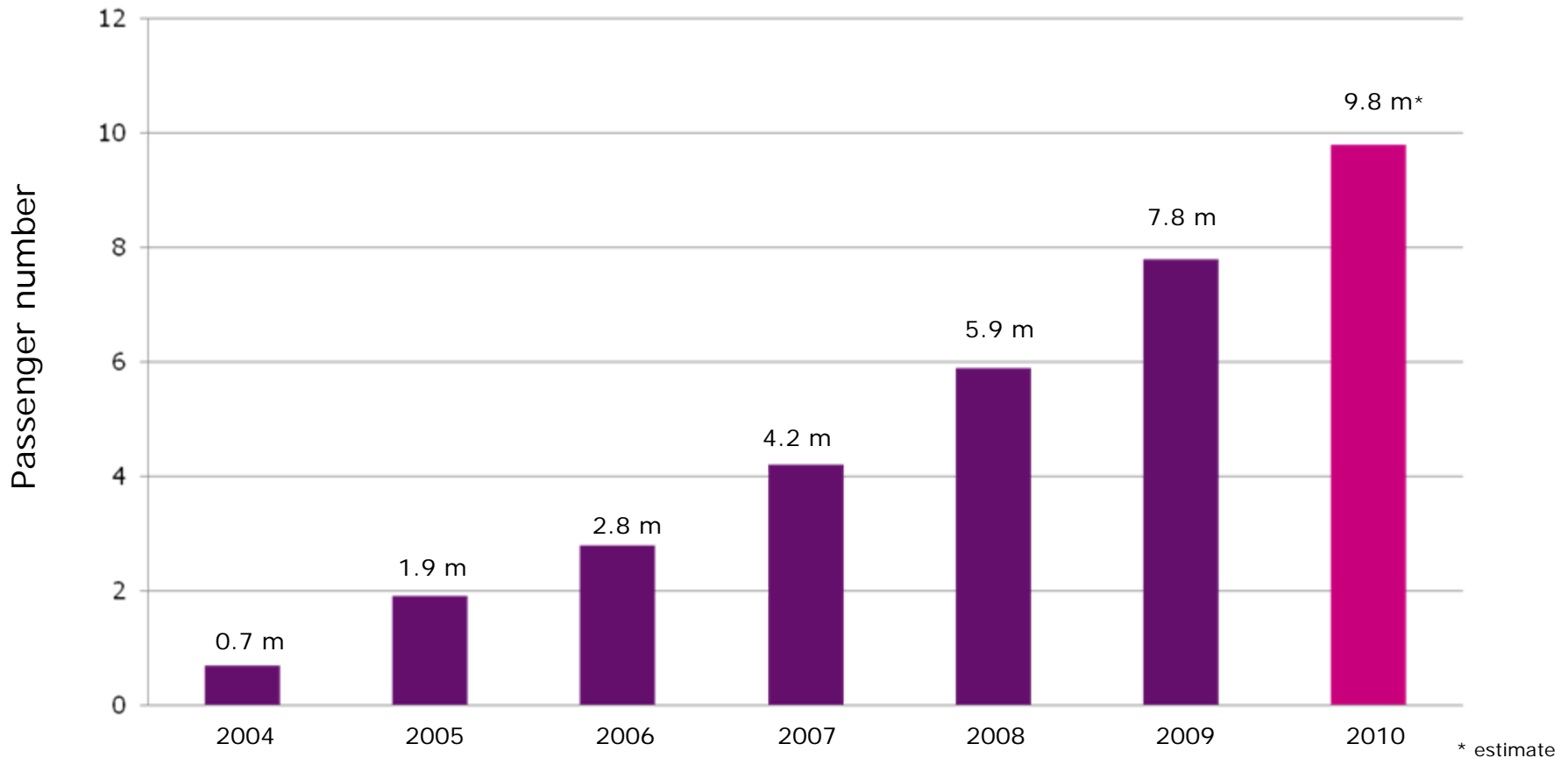


Wizz Air airline in 2010



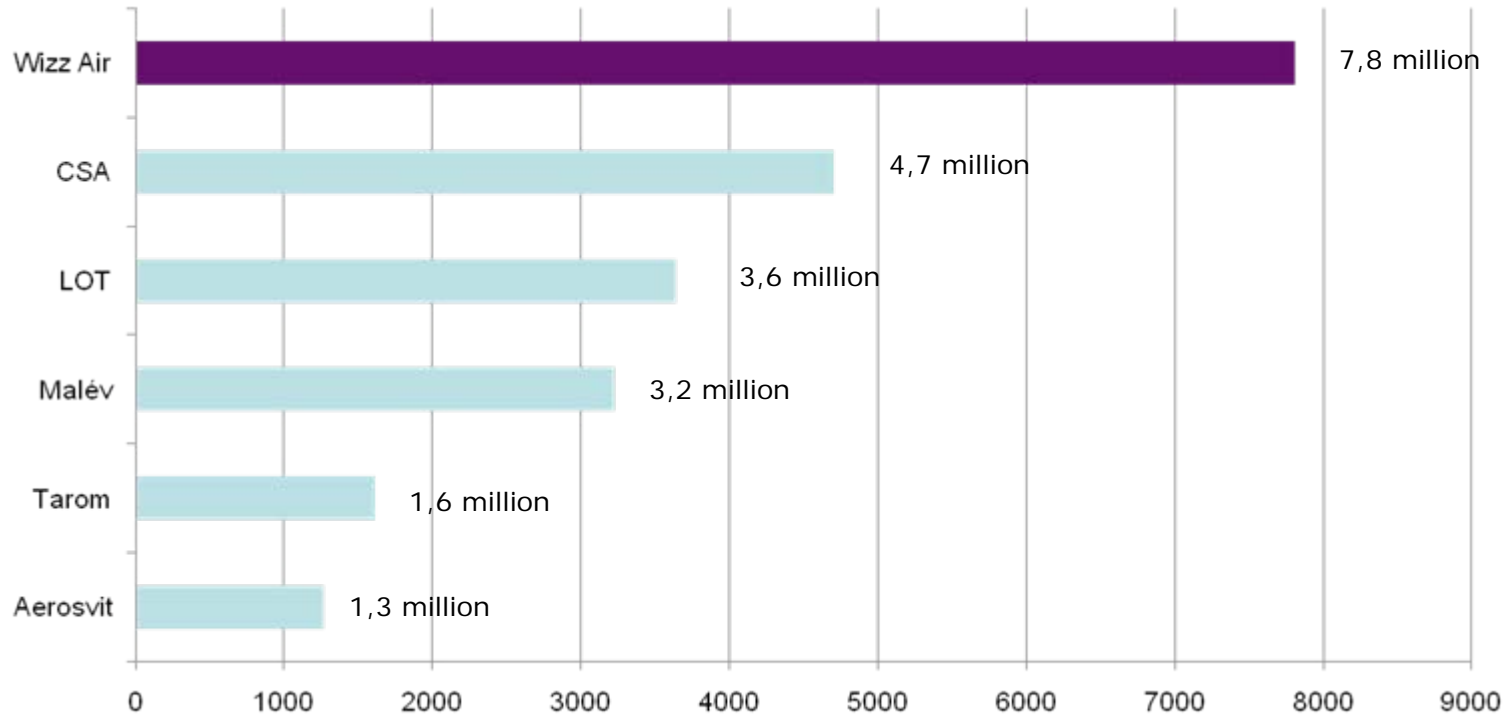
- Carried passengers: 9.2 million in the last 12 months
- Operating bases: 12 in 6 CEE countries:
 - » Poland: Katowice, Warsaw, Gdansk, Poznan & Wroclaw
 - » Hungary: Budapest
 - » Bulgaria: Sofia
 - » Romania: Bucharest, Cluj-Napoca & Timisoara
 - » Ukraine: Kiev
 - » Czech Rep: Prague
- Routes operated: 194 routes to 21 countries
- Fleet: 34 Airbus A320
- Employees: 1,300+

Strong and Consistent Growth



Wizz Air has achieved strong and consistent growth since launch and is positioned to maintain high growth for the foreseeable future.

CEE – market rank (2009)



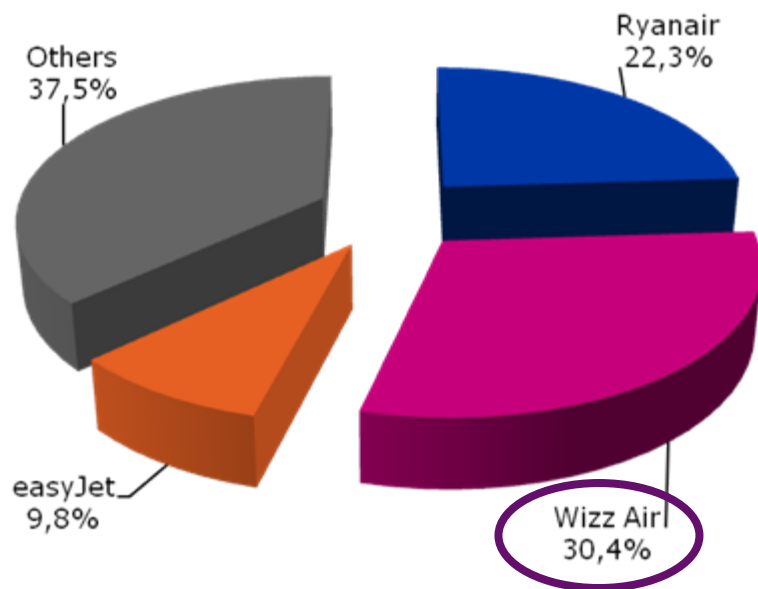
Source: airlines' data, AEA

W!ZZ ... is the largest airline in Central and Eastern Europe.

LCC market in CEE



Central and Eastern Europe:



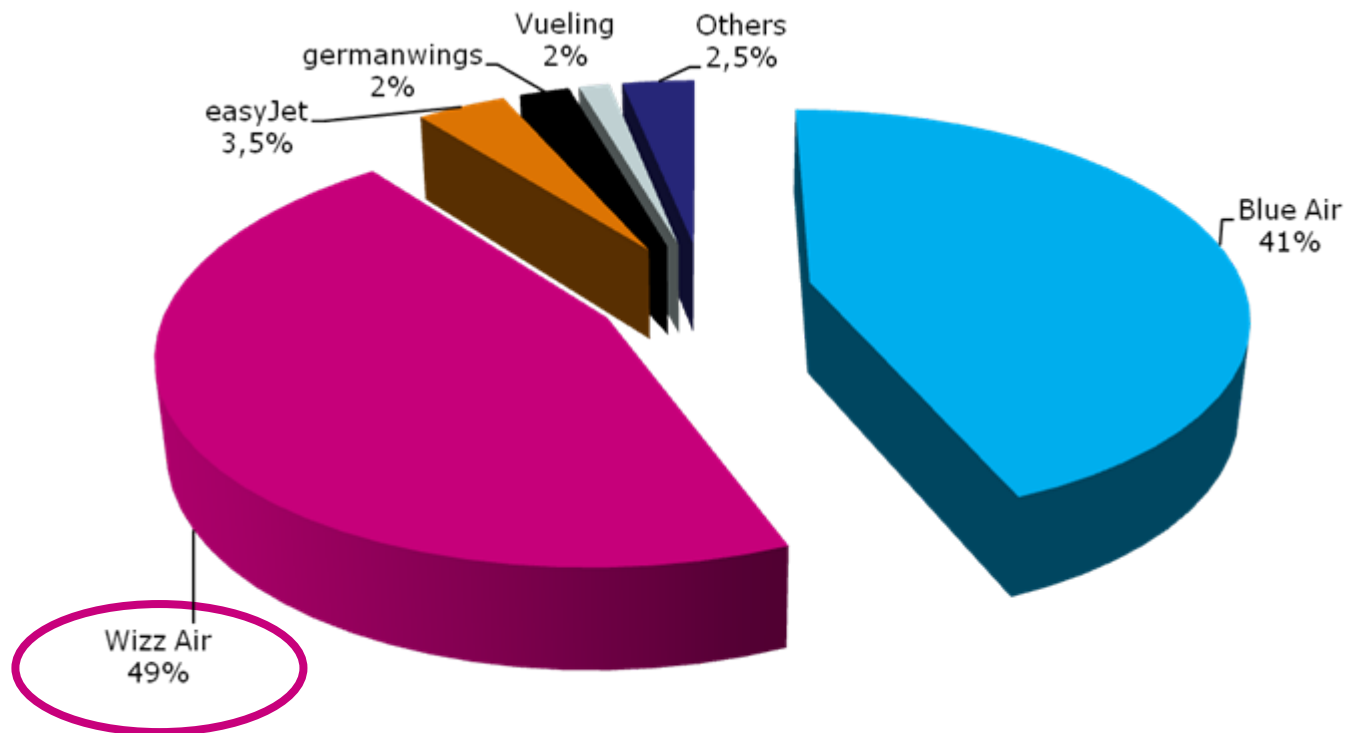
Home markets:

| | Carrier | Market share | | |
|------------|-----------------|---------------|---|----|
| Poland | Wizz Air | 44,80% | ▶ | #1 |
| | Ryanair | 41,50% | | |
| Romania | Wizz Air | 45,50% | ▶ | #1 |
| | Blue Air | 43,80% | | |
| Hungary | Wizz Air | 48,00% | ▶ | #1 |
| | easyJet | 20,50% | | |
| Bulgaria | Wizz Air | 60,60% | ▶ | #1 |
| | easyJet | 11,90% | | |
| Ukraine | Wizz Air | 95,40% | ▶ | #1 |
| | Germanwings | 4,60% | | |
| Czech Rep. | Travel Service | 38,70% | ▶ | #2 |
| | Wizz Air | 19,20% | | |

Source: OAG Capacity Statistics for August 2010

W!ZZ ... is the largest low cost airline in Central and Eastern Europe.

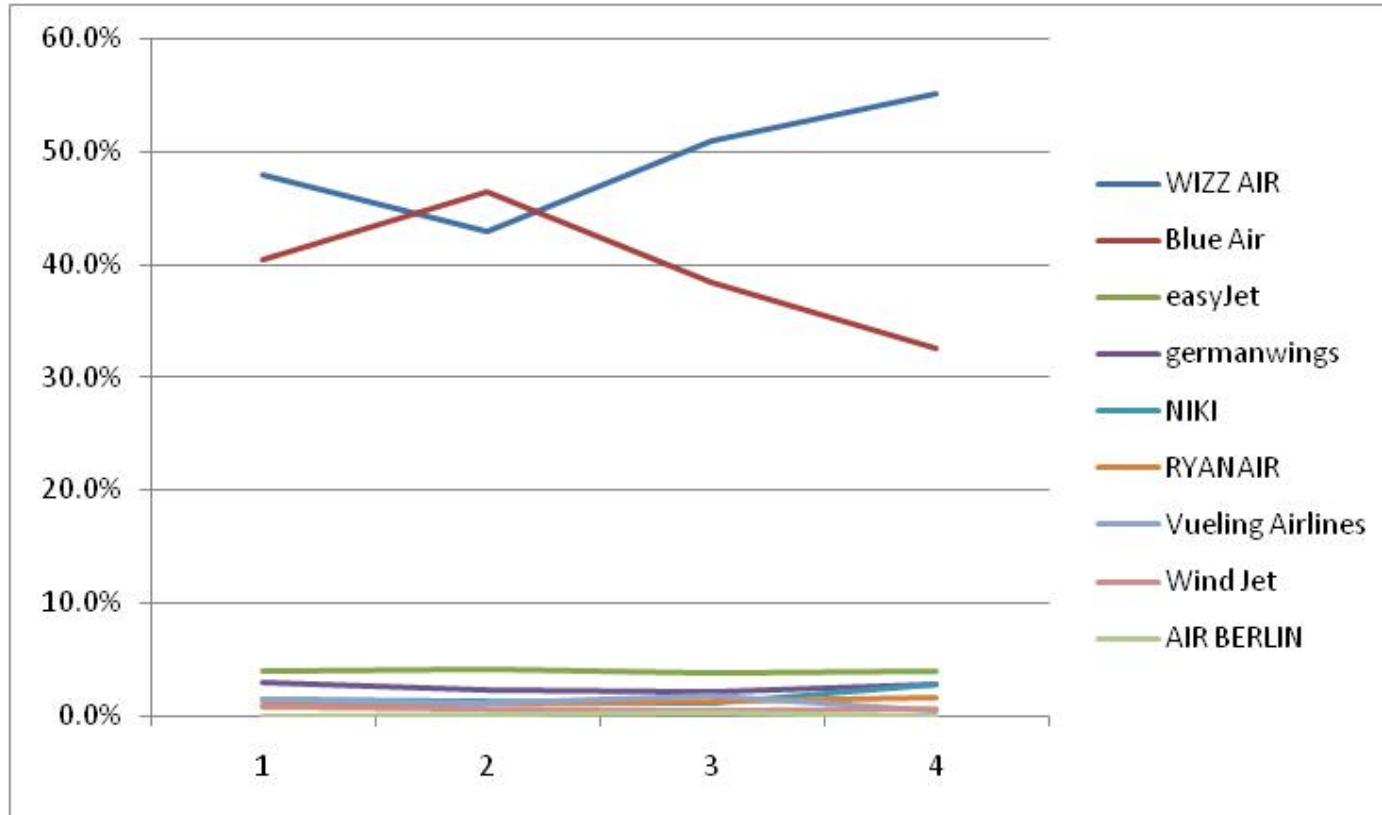
LCC Market Capacity share in Romania



Source: OAG Capacity Statistics for August 2010

Wizz Air is the market leader on the Romanian LCC market and will retain its leadership in the years to come.

LCC market share development in Romania 2010



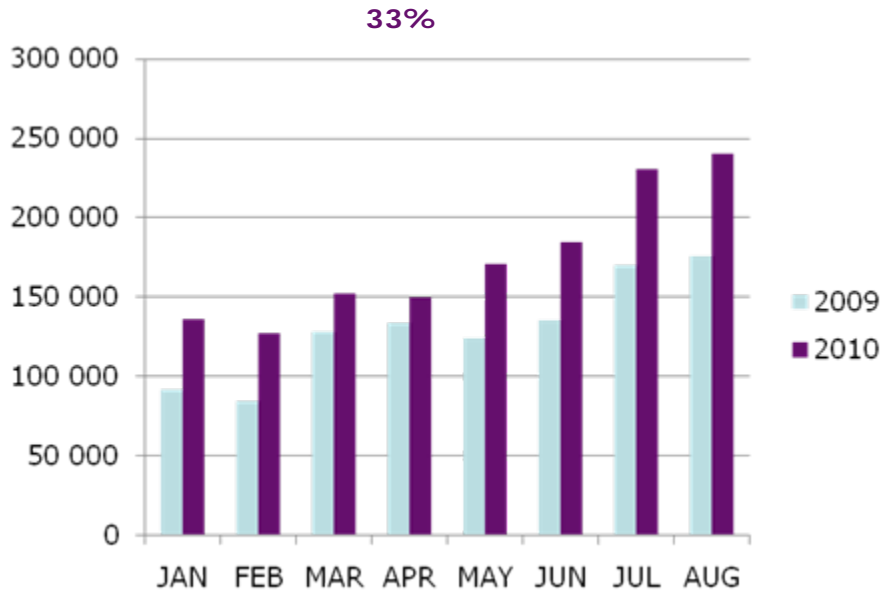
Source: OAG Capacity Statistics for 2010

Wizz Air is strengthening its leadership positions and continues to grow

Wizz Air's growth in Romania



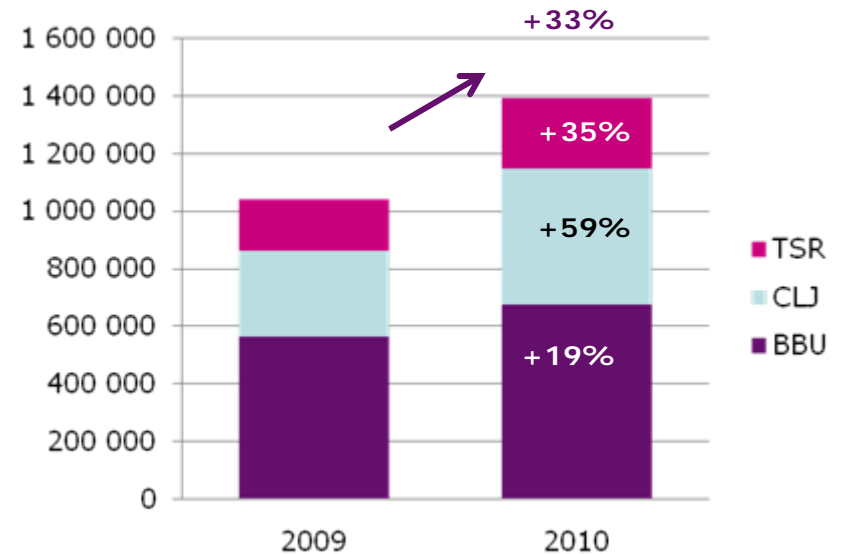
Actual passenger numbers by month YOY



Wizz Air is well on track to achieve its growth target for Romania this year.

Wizz Air carried 1,4 million passengers in Romania in first 8 month, 33% more than the same period last year.

Overall growth by base YOY



Expansion in Romania in 2010



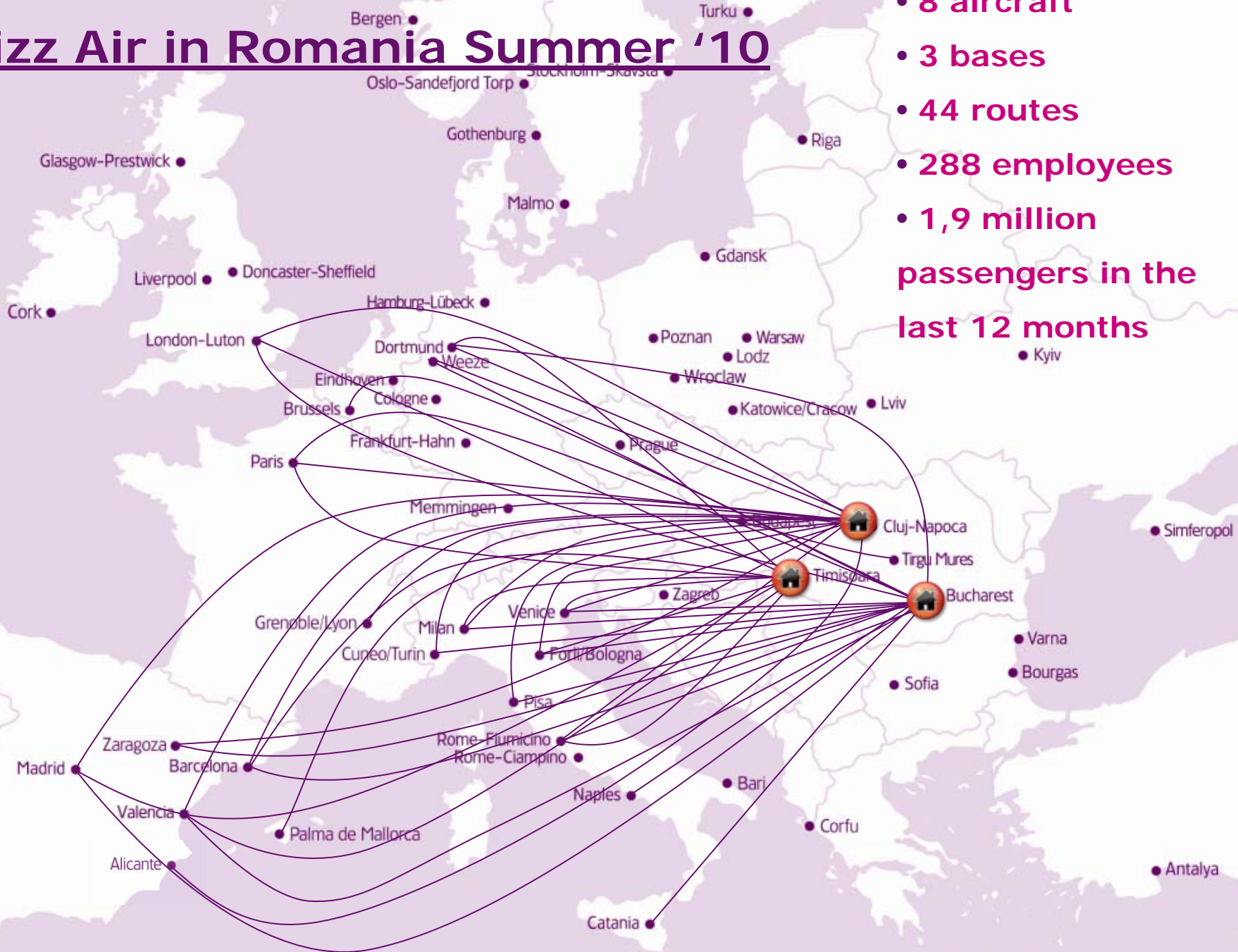
- 3rd aircraft in Cluj-Napoca from 12 June 2010
- 4th aircraft in Bucharest from 26 June 2010
- Over 33% growth in capacity (8 new Airbus A320 vs. 6 aircraft in 2009)
- 12 new routes launched in Summer 2010:

| From | To | Start date | Frequency |
|--------------------|--------------------|------------|----------------|
| Bucharest | Cuneo – Turin | 30 June | 2 flights/week |
| | Weeze – Dusseldorf | 3 July | 2 flights/week |
| | Zaragoza | 3 July | 3 flights/week |
| | Pisa | 12 June | 2 flights/week |
| Cluj-Napoca | Cuneo – Turin | 28 March | 2 flights/week |
| | Weeze – Dusseldorf | 12 June | 2 flights/week |
| | Zaragoza | 12 June | 2 flights/week |
| | Pisa | 29 March | 2 flights/week |
| | Palma de Mallorca | 12 June | 2 flights/week |
| Timisoara | Alicante | 24 July | 2 flights/week |
| | Madrid | 3 May | 2 flights/week |
| | Forli - Bologna | 29 March | 2 flights/week |

- 70 new Wizz employees hired locally
- Over 2 million passengers to and from Romanian to be carried in 2010

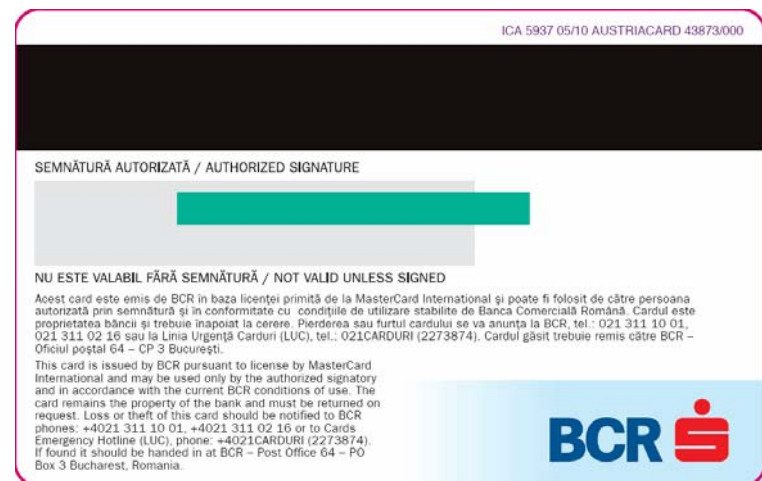
Wizz Air in Romania Summer '10

- 8 aircraft
- 3 bases
- 44 routes
- 288 employees
- 1,9 million passengers in the last 12 months



BCR Wizz Air Credit Card

In order to help both Wizz Air and BCR customers to fly and travel more and to award the loyal ones, **Wizz Air** and **BCR** are launching
➔ **BCR Wizz Air Credit Card**



BCR Wizz Air Credit Card

BCR Wizz Air credit card characteristics:

Card type: MasterCard standard

Currency: LEI

Grace period: max. 53 days for purchase / internet transaction

Internet usage: yes

Max. credit limit: 20.000 lei without guarantees/ 100.000 lei with guarantees

Interest: ROBOR 3M + 19,5%

Min. payment amount: 3% from used limit + 100% fees and interest

Reimbursement channels: direct debit;
Click 24 Banking; Alo 24 Banking; MFM;
ATM bill payment; banking transfer;



BCR Wizz Air Credit Card

→ the best credit card on the market



PRODUCT BENEFITS

- **Best loyalty program on the market:**
 - **2%** of each POS/ internet transaction performed with the BCR Wizz Air credit card
 - **4%** of each transaction performed with the card for Wizz Air flight tickets/ services
- **0 RON booking fee** for the initial time period on wizzair.com (12 months from the launch date) – average ~40 lei/ flight ticket.
- **Travel insurance** in Romania and/or abroad*
- **Purchase protection** (100 days from shopping)
- **Discounts at partner merchants** (travel, health, retail)
- **3D Secure** service for internet payments
- **ATM services:** Bill payment, PIN Change, mini-statement, Vodafone / Orange mobile recharge
- **SMS notifications** (approval, early collection, fraud prevention, due amount information)
- **Free monthly statement** by mail

* In case of death/invalidity caused by accident

How BCR Wizz Air credit cards help everybody fly



- According to INS → 2,071 lei, if 30% spent by Wizz card → 621 lei → 1,242 points, value of 12.42 lei → 149.04 lei in one year → **the customer wins two tickets to Rome** 😊

Cele mai bune oferte din București

spre Forli/Bologna
spre Roma
spre Weeze/Düsseldorf

de la 50 lei
de la 70 lei
de la 70 lei
inclusiv taxele!

Prețul unei călătorii dus, inclusiv taxele, cheltuielile neopționale și taxele de rezervare, în cazul în care plata se efectuează prin transfer bancar. Pentru alte modalități de plată se va aplica o taxă de rezervare mai mare. Fiecare bagaj de călătorie este supus unor taxe suplimentare. Numărul de locuri oferit la acest preț este limitat.

Cele mai bune oferte din Timișoara

la Venetia
la Valencia
la Madrid

începând cu 30 Lei
începând cu 140 Lei
începând cu 140 Lei

Prețul unei călătorii dus, inclusiv taxele, cheltuielile neopționale și taxele de rezervare, în cazul în care plata se efectuează prin transfer bancar. Pentru alte modalități de plată se va aplica o taxă de rezervare mai mare. Fiecare bagaj de călătorie este supus unor taxe suplimentare. Numărul de locuri oferit la acest preț este limitat.

Cele mai bune oferte din Cluj-Napoca

la Pisa
la Cuneo/Torino
la Weeze

începând cu 15 Lei
începând cu 15 Lei
începând cu 30 Lei

Prețul unei călătorii dus, inclusiv taxele, cheltuielile neopționale și taxele de rezervare, în cazul în care plata se efectuează prin transfer bancar. Pentru alte modalități de plată se va aplica o taxă de rezervare mai mare. Fiecare bagaj de călătorie este supus unor taxe suplimentare. Numărul de locuri oferit la acest preț este limitat.

Positioning BCR Wizz Air Credit Card on the market



| Characteristic | BCR WIZZ AIR | UNICREDIT Gold Miles&More | Average of the best credit cards on the market |
|------------------------|---|--|---|
| Credit limit | Up to 100,000 lei | Up to 35,000 lei | Up to 40.000 lei |
| Grace period | Up to 53 days | Up to 56 days | Up to 50 days |
| Loyalty scheme | <p>Wizz Air loyalty scheme: 4% @Wizz PU & 2% PU</p> <p>Needed points for return flight: 120 → 6.000 ron (1.400 eur) spend</p> | <p>4 lei used => 1 mile Welcome Bonus: 2.000 miles</p> <p>Needed miles for return flight: 14.000 → ~13.000 eur spend</p> | <p>0,5% bonus for purchase trx</p> <p>300 eur for a return flight → ~6.000 eur spend</p> |
| Insurance | <p>Travel insurance - free Purchase protection (100 days) - free</p> | <p>Travel insurance MasterCard Global Assistance 24/24 service Access in Otopeni business lounge</p> | n/a |
| Installments | Up to 12 | n/a | Up to 12 |
| Discounts | PowerDISCOUNT | Travel & Entertainment Program | Discounts at partner merchants |
| Interest rate per year | 26,66% (ROBOR 3M+ 19,5 p.p.) | 25,5% | 27% |
| Annual fee | 36 lei | 150 lei | 40 lei |
| Other services | <p>Mobile top-up @ATM Bill payment @ATM Ministatement @ATM</p> | Bill payment @ATM | Ministatement @ATM |

BCR Wizz Air Credit Card



Launch promotion

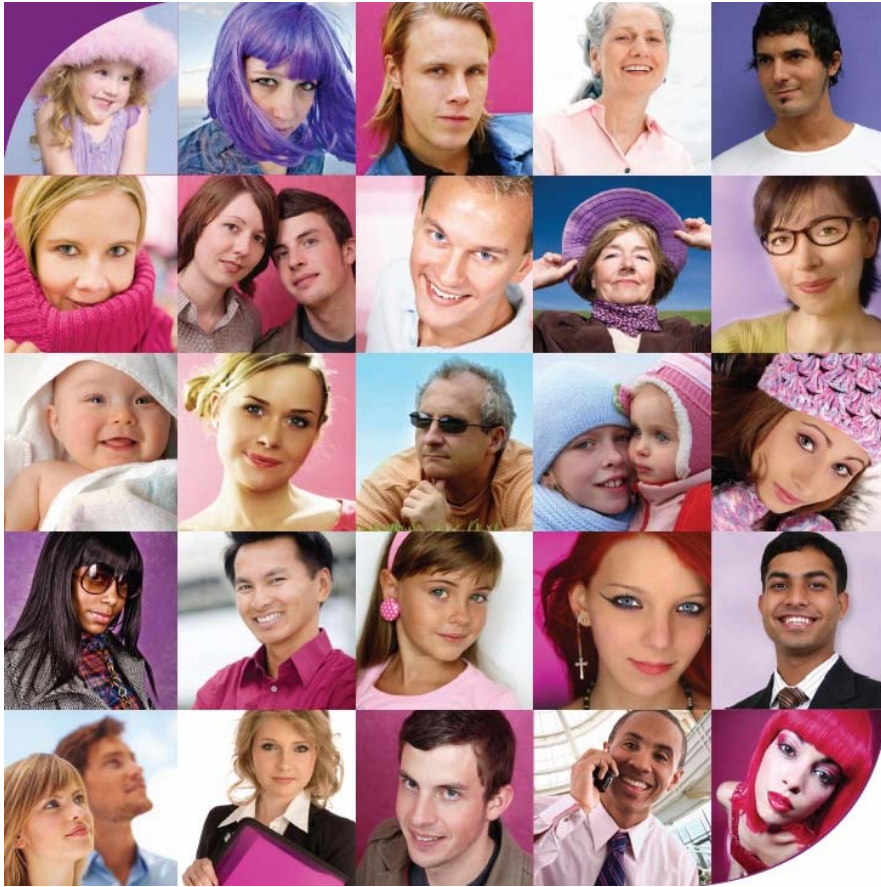
- The first 2.000 main BCR Wizz Air cardholders will earn 20.000 points (value of 200 ron) → two tickets for free with Wizz Air
- Customers will be able to apply for BCR Wizz Air through:
 - BCR Branches
 - Websites – www.wizzair.com or www.bcr.ro
 - Call center 0801.0801.227
 - During WizzAir flights
 - On Cluj and Timisioara airports during last two weeks of September

BCR Wizz Air credit card

→ the best credit card on the market







- **Apply** early for your BCR Wizz Air credit card, get points for Wizz Air tickets.
- **Spend** you regular monthly shopping with BCR Wizz Air credit card and get Wizz Air tickets or services.
- **Use** the BCR Wizz Air credit card and maximize your benefits.



now we can all use
BCR Wizz Air card!

Positioning BCR Wizz Air Credit Card on the market



| Caracteristici | BCR WIZZ AIR  | RAIFFEISEN VODAFONE  | CEB CARDAVANTAJ  | GARANTI BONUS CARD  |
|----------------------------|---|--|--|---|
| Type | MasterCard | MasterCard | Visa / MasterCard | MasterCard |
| Credit limit | 500 lei - 100,000 Ron | 700-20,000 Ron | Max. 50,000 Ron | Max. 100,000 Ron |
| Usage limit | 100% pt. tranzactii la POS & 40% pt. retragere numerar | 100% pt. tranzactii la POS & 40% pt. retragere numerar | 100% pt. tranzactii la POS & 100% pt. retragere numerar | 100% pt. tranzactii la POS & incepand cu 0% pt. retragere num. |
| Minimum oayment coeficient | 3% din limita utilizate | 5% din limita utilizata, minim 10 RON | 5% din limita utilizata | 3% din limita utilizata |
| Grace period | Pana la 53 de zile | Pana la 56 de zile | Pana la 45 de zile | Pana la 50 de zile |
| Loyalty program | 4% pt. trx. la Wizz & 2% pt. trx. la alti comercianti | 10 RON utilizati la cumparaturi -> 4 puncte Vodafone (1,6%) | 0,3% pt trx efectuate la cumparaturi | 1-3% la comercianti part. & 0,5% la non-parteneri |
| Insurance | Asigurare de calatorie – fara costuri Protectie a cumparaturilor (100 zile) – fara costuri | Asigurare de calatorie- 50 ron/an Protectia cumparaturilor (45 zile) & pretului (21 zile) - 1,5 ron/luna Protectia rambursarilor (deces & somaj)- 0,32%/luna | n/a | n/a |
| Installments | Maxim 12 – in curand | Maxim 12 | Maxim 12 | Maxim 12 |
| Discounts | La partenerii comercianti + 0 RON taxa de rezervare pentru bilete Wizz Air | Programul MultiShop | n/a | n/a |
| IR | 26,66% (ROBOR 3M+19,5%) – 5% cu garantie | 28% | 28% | 27,6% |
| Annual fee | 36 RON | 40 RON | 45 RON | 40 RON |
| Other services | Reincarcare mobil la ATM Plati facturi la ATM | n/a | Ministatement la ATM | Plati facturi la ATM Ministatement la TM |

HOW CAN A BCR CUSTOMER GAIN?



HOW CAN A CREDIT CARDHOLDER SAVE MONEY?



BCR customer who has at least:

Salary Card - 24 Banking - Saving account - BCR Wizz Air Credit Card

1st of January

- receive 1
- access 2
- to a saving

Advantage:

- keep mor
- earn 4% t

23 of Febru

- access 2
- the saving a
- access 2
- the Salary C
- Air

Advantage:

Interest for deposit 5,8 lei + bonus 20 lei
TOTAL GAINED IN 53 DAYS = 25.8 lei

| TOTAL GAINED / YEAR | TOTAL COST / YEAR |
|--|--|
| 309 RON | 4,99 * 12 = 59,88 RON Essential Package |
| | 36 lei annual fee Credit Card |
| | 4,00 * 12 = 48 lei Maxicont |
| !!! TOTAL NET EARNED IN ONE YEAR = 165 RON Just by smartly using 1.000 lei / month | |

Advantage: 25.8 lei * 12 months
TOTAL GAINED IN ONE YEAR = 309 LEI !!!