## IDEMIA

## Banka CREDITAS' Real Gold Mastercard card won the International Card Manufacturers Association's "Unique Innovation" Elan Award

Banka Creditas' Real Gold Mastercard card has received a prestigious award in this year's global Élan Awards "Unique Innovation" category. It is the very first Czech payment card ever to win an award in this competition.

# PAYMENT

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The Élan Awards annually reward the best of the best in credit cards, emphasising the latest advances in innovation, manufacturing, distribution, and personalisation.

Jeffrey Barnhart, Executive Director of ICMA

The exclusive Real Gold Mastercard debit cards – a card made of **solid gold** – from the black&gold limited edition of Banka CREDITAS were launched in June 2018. It is not only the very first card of its type in the Czech Republic, but throughout Europe as well. It is available in two versions, each with only 50 pieces. The basic material used to make these cards is one of the most precious metals – gold. The bank offers it to its VIP clients.

When we thought about what our most exclusive card for VIP clients should be, we wanted it to be truly exceptional. Our Real Gold Mastercard made of real gold fully complies with this, and the ICMA award confirms its world-class uniqueness.

Kamil Rataj, Vice Chairman of the Board of Banka CREDITAS

This unique, **solid gold card has been supplied by IDEMIA**, the global leader in Augmented Identity, in conjunction with Composecure, together being world-class manufacturers and suppliers of **high-end metal based payment cards**. The design of this luxurious card, which is available in two beautiful colour variations – gold and black-gold – was created by Dynamo Design.

The card holder further receives a number of exclusive additional services. For example, the premium Concierge service, which provides premium individual services, access to hundreds of airport lounges around the world, or exclusive insurance and premium payment limits.

ICMA

The International Card Manufacturers Association (ICMA) is the leading association for card manufacturers and

personalisers and their suppliers. For almost 30 years, ICMA has been at the forefront of this rapidly changing industry. ICMA's global focus includes the manufacturing, networking, and sharing of new and innovative ideas. According to ICMA's data, about 36.8 billion cards were produced globally in 2017.

## INFORMATION ON BANK CREDITAS

CREDITAS has already been operating on the financial market for 23 years. The majority owner of the bank is the financier and investor Pavel Hubáček. Banka CREDITAS primarily focuses on the premium appreciation of savings for retail, offering custom-made loans and unrivalled foreign exchange conversions to companies. One of the first to launch its API and connect other banks' accounts to its internet banking. It was the first bank in the Czech Republic to launch the Richee multi-bank application. The bank currently has over 65 thousand clients, and its total assets exceed CZK 45 billion.