

Budapest, 29 September, 2016

Dear Clients,

Hereby we inform you about the changes of working schedule in connection with public holiday in October 2016.

14 October, 2016 (Friday)	Friday's opening hours
15 October 2016 (Saturday)	Friday's opening hours
17 October 2016 (Monday)	Monday's opening hours
31 October, 2016 (Monday)	All bank branches are closed
1 November, 2016 (Tuesday)	All bank branches are closed
2 November, 2016 (Wednesday)	Wednesday 's opening hours

Completion order of domestic and international transactions:

- On 15 October, 2016 the deadline of accepting domestic forint VIBER transfer orders submitted electronically, will be modified to **1:30 pm** instead of the usual 4:30 pm, while the deadline for VIBER orders, submitted in paper form will change to **1:00 pm**.
- On 15 October, 2016 the deadline of accepting domestic forint external transfer orders, submitted electronically, will be modified to **1:00 am**, while the deadline for orders, submitted in paper form (with and without form) will be modified to **12:00 pm**. The deadline for the intrabank transfer orders remains the usual 6:00 pm.
- FX deposit fixing as well as partial or complete deposit breaking orders submitted on 15 October, will only be executed with the value date of 17 October, 2016. The forint deposit fixing/breaking will be processed as per usual working order.
- The 15 October, 2016 is not regarded as banking working day with respect to the FX transactions (FX transfers, intrabank transfers, conversions and international forint transfers) and with respect to the exchange rate of the orders, the calculation of the acceptance and completion. There is no FX quotation on this day.
- The FX transfer, intrabank transfer and foreign orders (international forint and FX transfers) submitted on 15 October, 2016 will be processed on the next working day (the 17 October, 2016, Monday).

Completion order regarding trading of securities:

On 15 October, 2016 the orders for government securities and bonds traded from UniCredit Own account can be submitted by 12:00 am.

No sales transaction can be recorded for non-HUF denominated debt securities (government bonds, corporate bonds, mortgage bonds etc.) with the settlement day of 17 October, 2016.

On 15 October, 2016 Hungarian investment notes which are announced for trading by the fund manager can be traded until 12:00 am. In respect of those funds, which are not announced for trading and the foreign funds, the orders will be recorded in our system on the next banking workday.

15 October, 2016 is not a Settlement day in case of foreign investment funds.

Treasury services:

Security transfers, transfer orders and other treasury services can be submitted until 12:00 o'clock.

Schedule for stock exchange orders:

On 15 and on 31 October and on 1 November, 2016 the Budapest Stock Exchange keeps closed.

Stock exchange orders received and registered after closing time on 14 and 15 October, shall be entered into the stock exchange management system on the following stock exchange day, i.e. on 17 October, 2016.

Yours sincerely,

UniCredit Bank Hungary Zrt.