

Order fulfillment

Order for performing domestic and international payment transactions:

- On 9 March 2018, domestic VIBER HUF transfer orders will be admitted until the usual cut-off times, i.e. **4:30 p.m.** in the case of electronically submitted outgoing items and **2:00 p.m.** in the case of VIBER orders submitted on paper. Any order submitted on 9 March 2018 after the cut-off time specified in the performance plan, taking into account the banking holiday of 10 March, will be carried out on the next banking day, i.e. **12 March 2018 (Monday)**.
- On 9 March 2018, domestic HUF transfer orders will be admitted until the usual cut-off time, i.e. **4:30 p.m.** in the case of electronically submitted outgoing items. The cut-off time for orders submitted on paper (whether in the standard printed form or otherwise) will be **2:00 p.m.** as usual. Intrabank transfer orders submitted electronically may be initiated until 6:00 p.m. as usual.
- Any order submitted on 9 March 2018 after the cut-off time specified in the performance plan, taking into account the banking holiday of 10 March, will be carried out on the next banking day, i.e. **12 March 2018 (Monday)**.
- Incoming items received on 10 March 2018: GIRO, VIBER and incoming postal credits will be booked on the next banking day, i.e. **12 March 2018**.
- **Foreign currency time deposit orders** and early withdrawal orders concerning the total amount of the time deposit or a part thereof submitted on 9 March 2018 will be performed with a value date of the same day. **HUF time deposit orders** and **orders for the early withdrawal of HUF time deposits** will be performed as per the normal order of execution for weekdays. Any order submitted on 9 March 2018 after the cut-off time specified in the performance plan, taking into account the banking holiday of 10 March, will be carried out on the next banking day, i.e. **12 March 2018 (Monday)**.
- In respect of foreign currency transactions (outbound and in-house FX transfers, conversions, and cross-border HUF transfers), the date of 10 March 2018 will not qualify as a banking day for the purposes of the calculation of the exchange rates and the admission and performance dates of orders. There will be no foreign exchange rates quoted on that day.
- Any foreign currency payment, in-house account transfer and international order (cross-border HUF and foreign currency transfer orders) submitted on 09 March after the cut-off time specified in the order of performance, as well as those received on 10 March, taking into account the banking holiday of 10 March, will be processed on the next banking day, i.e. **12 March 2018 (Monday)**.

SECURITIES ORDERS

On 10 March 2018, securities orders will be accepted in accordance with standard weekend opening hours (Call Center, Internet Banking). Settlements and final acceptance of orders will not take place on this day.

On the days before and after the banking holiday, securities investment services will be provided during the standard opening hours, in accordance with the standard procedures for securities services and performing orders, and subject to the standard cut-off times. Any deviations from this are detailed below:

Stock-exchange orders:

Any order taken over and time-received on 9 March after stock exchange closing will appear as bids in the stock exchange bid management system on the next banking day, i.e. 12 March 2018.

Bond trades from own account: no sell or buy contracts may be concluded for own account with 10 March as the settlement date, not even for discount T-bills, Hungarian government bonds, other bond products (only OTC securities!) or debt securities issued in foreign currencies (government bonds and corporate bonds).

Taking into account the banking holiday of 10 March, no own account trades may be concluded on 10 March.

BMÁP/PMÁP/2MÁP (Bonus/Premium/Two-year Hungarian Government Securities): the Bank will not accept any purchase declaration on 10 March.

FMÁP/1MÁP (Half-year/One-year Hungarian Government Securities): the Bank will not admit any subscription orders on 10 March.

Trades in investment units: in respect of funds where the Bank acts as a main distributor, a trading and settlement holiday has been announced. These funds are: Amundi domestic funds, Dialóg funds, Generali funds, Europe Real Estate fund and domestic Aberdeen funds.

With regard to funds registered in Hungary, trading takes place in accordance with the fund managers' intra-annual announcement on working Saturdays; however, the Bank will not take buy/sell orders for value dates related to settlements that fall on 10 March 2018.

With regard to foreign funds distributed by the Bank, the Bank shall not take buy/sell orders for value dates related to settlements that fall on 10 March.

The Bank will provide detailed information on changes in the admission dates of buy/sell orders in the form of an announcement.

Securities account transfer orders shall be admitted for processing on 9 March by 4:00 p.m.; orders shall be performed in accordance with the List of Conditions. On 10 March, the Bank shall not accept any securities transfer orders.



Electronic channels :

SpectraNet Internet Banking, Mobile Banking, MobilApp, Installed Spectra and Call Center: on 10 March, the Bank will admit orders via the SpectraNet Internet Banking, Mobil Banking, MobilApp, Installed Spectra system and the Call Center in accordance with standard weekend opening hours.

Order of cash deliveries and crediting cash deposits:

Notice of cash to be delivered to the client's premises or of the withdrawal of large cash amounts can be given by 3:00 p.m. one day before the delivery or withdrawal for HUF and two days before that for FX, taking into account the banking holiday of 10 March 2018, with regard to which the next banking day will be 12 March 2018.

For cash deliveries to the Bank, the cash processed by the C.I.T. company shall be credited by the Bank on the banking day following the delivery, taking into account the banking holiday of 10 March 2018, with regard to which the next banking day will be 12 March 2018.

For cash delivered to the Bank in bags, the content of the bags received at the branch shall be credited by the Bank on the banking day following the delivery, taking into account the banking holiday of 10 March 2018, with regard to which the next banking day will be 12 March 2018.

ORDER FULFILLMENT

I. PROCESSING OF HUF ORDERS¹

Outgoing HUF transfers

	Order type	Submission date	Submission deadline	Order processing	10 March 2018, banking holiday	
- From HUF account*	GIRO transfers:	Paper-based HUF orders:	9 March	by 2:00 p.m.	Same day	Banking holiday with regard to bookkeeping and cash desk services; the next banking day is 12 March 2018
		Electronic HUF orders:	9 March	outside the Bank 4:30 p.m. intrabank 6:00 p.m. SWIFT MT101 order 5:00 p.m.		
	VIBER transfers	Paper-based HUF orders:	9 March	by 2:00 p.m.		
		Electronic HUF orders:	9 March	by 4:30 p.m.		
	Postal payment orders	Paper-based HUF orders:	9 March	by 10:30 a.m.		
		Electronic HUF orders:	9 March	by 2:00 p.m.		
- From EUR account**	- paper-based orders:		8 March	by 2:00 p.m.	9 March	Banking holiday with regard to bookkeeping and cash desk services; the next banking day is 12 March 2018
	- electronic orders		9 March	by 12:30 p.m.		
- From other (not EUR) FX accounts**	- paper-based orders:		6 March	by 2:00 p.m.	From 7 to 9 March	Banking holiday with regard to bookkeeping and cash desk services; the next banking day is 12 March 2018
	- electronic orders		7 March	by 12:30 p.m.		

* Orders submitted after the relevant date and deadline will be processed on the next banking day.

** Any order submitted after the relevant date and deadline will be credited via GIRO at the beneficiary's bank or the beneficiary only from 12 March 2018 at the earliest. Acceptance and order performance times with regard to any other payment transaction will be identical to those included in the announcement.

¹ The conditions valid for FX payments will be applied to cross-border HUF payments.

Incoming HUF transfers

Order type	Order acceptance		Order credit	March 2018, banking holiday
- HUF orders (intraday GIRO settlement)	9 March	6:30 p.m. at the latest	Same day	Banking holiday with regard to bookkeeping and cash desk services; the next banking day is 12 March 2018
- HUF orders (overnight GIRO settlement):	9 March	8:00 a.m.	Same day	Banking holiday with regard to bookkeeping and cash desk services; the next banking day is 12 March 2018
- VIBER orders:	9 March	5:00 p.m.		
- Booking postal credits:	Until 10:00 a.m. on 09 March			Banking holiday with regard to bookkeeping and cash desk services; the next banking day is 12 March 2018

II. PROCESSING OF FX TRANSFER ORDERS

In respect of foreign currency transactions (outbound and in-house FX transfers, collections, conversions, and cross-border HUF transfers), the date of 10 March 2018 (Saturday) will not qualify as a banking day for the purposes of the calculation of the exchange rates and the acceptance and performance dates of orders. There will be no foreign exchange rates quoted on that day.

FX transfer, intrabank transfer and foreign orders (international HUF and FX transfers, collections) submitted or received on 09 March after the final deadline for submission or receipt or on 10 March will be processed on the next working day (on Monday 12 March 2018).

III. PERFORMANCE OF OTHER CLIENT ORDERS

Order type	Order processing
Documentary transactions and bank guarantees:	<p>With regard to documentary transactions and bank guarantees, 10 March 2018 does not qualify as a banking day.</p> <p>Orders to be performed on 9 March 2018 are to be submitted by 4:00 p.m. on 7 March 2018 at the latest, except for the drawdown of letters of credit and sending export collection orders, where the cut-off time is 4:00 p.m. on 2 March 2018.</p> <p>HUF and FX payouts related to documentary transactions and bank guarantees shall be governed by the rules applicable to paper-based payment orders.</p>
Credit drawdown: - HUF loans: - FX loans:	<p>Credit drawdowns cannot be carried out on 10 March 2018.</p> <p>Credit drawdowns shall be booked on 9 and 12 March 2018, in accordance with the usual order of business.</p> <p>Drawdown requests submitted on 9 March 2018 after 2:00 p.m. shall be performed on 12 March.</p>
Loan repayments	<p>For loans provided to individuals, instalments due on 10 March 2018 shall be settled on 9 March.</p> <p>For loans provided to companies and corporations, instalments due on 10 March 2018 shall be settled on 12 March.</p>
Extension of time deposits: HUF, EUR, USD, CHF deposits	<p>Any request for the extension of HUF, EUR and USD time deposits maturing on 12 March 2018 are to be submitted at the latest by 12:00 noon on 9 March on paper, and by 2:00 p.m. electronically, at the account-keeping branch.</p>
Time deposits in other foreign currencies	<p>In other foreign currencies:</p> <p>Any request for the extension of time deposits maturing on 12 March 2018 are to be submitted by 12:00 noon on 8 March on paper, and 2:00 p.m. electronically, at the account-keeping branch.</p>
Cash deposits through UniCredit ATMs	<p>On 10 March 2018, the Bank will hold a banking holiday with regard to bookkeeping and cash desk services; the next banking day is 12 March 2018.</p> <p>For cash payment orders submitted before 6:30 p.m. on 9 March 2018, the amount will be settled on the account set as the coverage for the bank card/against the credit limit with a value date of 9 March 2018; for orders carried out after 6:31 p.m. on 09 March 2018, settlement will take place on 12 March 2018.</p>

IV. SECURITIES ORDERS

The day of 10 March 2018 does not qualify as a banking day. Securities orders are accepted in accordance with standard weekend opening hours. Orders received on this day will be processed on 12 March 2018.



V. HUF and FX orders with regard to Loro accounts

The day of 10 March 2018 does not qualify as a banking day. Orders received on this day will be performed on 12 March 2018. Value date corrections do not take place for 10 March.

VI. Virtual Bank Performances

The day of 10 March 2018 does not qualify as a banking day. Orders received on this day will be performed on 12 March 2018. Value date corrections do not take place for 10 March.

VII. Treasury transactions

The day of 10 March 2018 does not qualify as a banking day. Treasury transactions cannot be concluded on this day or with a value date specified as this day; maturity dates of treasury transactions cannot fall on this day either. The next treasury transaction day is 12 March 2018.