



ANNOUNCEMENT ON THE EXECUTION ORDER OF TRANSACTIONS

In effect from: 01.01.2026

Disclosure: 05.12.2025

Modifications are marked with red colour and bold / italic letter type in current execution order of transactions.

This document forms an integral part of the document titled "List of Conditions for Small Business Clients". The Bank hereby records when it will fulfill the tasks derived from the performance of the payment orders.

The starting time of the Bank Business Day is 7:00 while for services which require personal assistance the starting time is the opening time of the branch. The times included in the "Submitting orders" fields are the closing times as per Section I.4.11. of the General Terms and Conditions which are the final deadlines for submission also.

The times included in the "Incoming transfers" fields are the closing times as per Section I.4.11. of the General Terms and Conditions which are the final deadlines for submission also, except "Incoming FCY transactions (including incoming SEPA credit transfers) and cross-border HUF transactions without conversion" for which the final submission time is 17:00 while the closing time is 18:00.

Unless otherwise agreed, orders received to be processed and executed on the same day and requiring conversion shall be executed by the Bank using the foreign exchange buying/selling rate posted by the Bank at latest by 1.00 pm, listed on the basis of market processes of the given day.

The Bank accepts orders only in the currencies for which it has an exchange rate. The current announcement, the Bank separately provides for the HUF orders and the orders performed to the credit/debit of the HUF accounts, thus in the Order of Fulfillment, the "EEA currency"¹ does not include the HUF. In this announcement, the following currencies are considered as EEA currencies: EUR, CZK, DKK, ISK, PLN, CHF, NOK, RON, SEK.

The execution order of the SWIFT MT101s ("Request for transfer") are identical to the execution order of the electronic orders, except where the Bank defines other execution orders in the Announcement on the execution order of transactions and time deposits.

The special conditions applicable for CNY transfers are stipulated in a separate statement. In the lack of a „Statement on payment orders in Chinese yuan" the Bank rejects the execution of the payment order.

I. Domestic HUF payment orders*

In the case of collections submitted or withdrawn electronically, electronic transfers to/from authorities and transfer resolutions, the Bank shall perform the orders submitted to the debit of the account held at the Bank by 6 p.m. on T day.

In the case of collections submitted or withdrawn on paper, paper-based transfers to/from authorities and transfer resolutions, the Bank shall perform the orders submitted by 2 p.m. on T day.

The Bank accepts **group collection orders** and group transfers submitted electronically only.

Cut-off time for the execution of **group collection orders, transfers to/from authorities, transfer resolutions and bill of exchanges** on the subject day is 6 p.m. for obligors.

In deviation from the fulfillment defined below, the Bank fulfills orders to the debit of the **OEP (National Health Fund) account** submitted electronically by 2.30 p.m. on T day through the GIRO system and by 3 p.m. on T day through the VIBER system. In the case of paper-based orders, the cut-off time for the submission is 12 p.m. on T day through the GIRO system and 1 p.m. on T day through the VIBER system.

* The conditions valid for FX payments shall be applied to cross-border HUF payments.

Cash deposit at UniCredit ATM

| Submitting orders | Charged to the account set as the coverage for the Account Holder's card |
|---|--|
| In case of Debit card T day, until 18:30 | T day |
| In case of Debit card T day, after 18:30 | T+1 day |
| In case of Credit card T day, until 18:30 | T day |
| In case of Credit card T day, after 18:30 | T+1 day |

¹ EEA (European Economic Area): The member states of the EU and Norway, Iceland and Liechtenstein.



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Payment of customs duties at cashier

| | |
|------------------------|--|
| Initiating the cash in | Crediting on the government budget account handled by the National Tax and Customs Administration of Hungary |
| T day | T+1 day |

DEBITS (Outgoing)

Outgoing HUF transfers (through the Giro system)

| Submitting orders | Accounts to be debited | Debiting the account of the Account Holder | Expected credit to the beneficiary's account |
|--|--------------------------|--|--|
| Based on electronic orders: T day, until 4.30 p.m.** except for instant payment: T day, until 12 a.m. | HUF | T day | T day |
| EFER transfer: T day, 4.30 p.m. | HUF | T day | T day |
| Electronic group collection order (if the order package includes beneficiaries both within and outside the Bank): T day, 4.30 p.m. | HUF | T day | T day |
| In the case of paper-based orders: T day, until 2 p.m. | HUF | T day | T day |
| Based on electronic orders: T day, until 12.30 p.m. | EUR | T day | T day |
| In the case of paper-based orders: T day, until 2 p.m. | EUR | T+1 day | T+1 days |
| Based on electronic orders: T day, until 12.30 p.m. | Other currency (not EUR) | T day | T+2 days |
| In the case of paper-based orders: T day, until 2 p.m. | Other currency (not EUR) | T+1 day | T+3 days |

In the case of **HUF standing orders**, the value date of the earliest fulfillment is T+1 day if the order is received electronically by 6 p.m. on T day, or by 12 p.m. on T day on paper.

**In the case of items requiring confirmation by telefax, the fax and the related data should be received by 2 p.m. at the latest for processing on the same day. The term "day" included in the information sheet means a banking day. Orders received after the relevant cut-off time shall be considered as ones submitted on the following banking day.

Outgoing HUF transfers (through the VIBER system)

| Submitting orders | Accounts to be debited | Debiting the account of the Account Holder | Expected credit to the beneficiary's account |
|---|------------------------|--|--|
| In the case of electronic orders: T day, until 4.30 p.m. | HUF | T day | T day |
| In the case of paper-based orders: T day, until 2 p.m. | HUF | T day | T day |

Postal payment orders

| Submitting orders | Accounts to be debited | Debiting the account of the Account Holder | Expected time of payment to beneficiary |
|--|------------------------|--|---|
| In the case of electronic orders: T day, until 2 p.m. | HUF | T day | T+4 days |
| In the case of paper-based orders: T day, until 12 p.m. | HUF | T day | T+4 days |

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TRANSACTIONS****HUF transfers and booking (credits and debits) within the Bank**

| Submitting orders | Accounts to be debited | Accounts to be credited | Debiting the account of the Account Holder | Expected credit to the beneficiary's account |
|---|--|--------------------------------|---|---|
| In the case of electronic orders: T day, until 6 p.m. except for instant payment: T day, until 12 a.m. | HUF | HUF | T day | T day |
| Subject to MT 101: T day, until 5 p.m. | HUF | HUF | T day | T day |
| Electronic group collection order (if the order package includes beneficiaries within the Bank only): T day, 6 p.m. | HUF | HUF | T day | T day |
| In the case of paper-based orders: T day, until 2 p.m. | HUF | HUF | T day | T day |
| Based on electronic orders: T day, until 12.30 p.m. except for instant payment: T day, until 12 a.m. | HUF | EEA currency | T day | T day |
| In the case of paper-based orders: T day, until 10.30 a.m. | HUF | EEA currency | T day | T day |
| Based on electronic orders: T day, until 12.30 p.m. | EEA currency | HUF | T day | T day |
| In the case of paper-based orders: T day, until 10.30 a.m. | EEA currency | HUF | T day | T day |
| Based on electronic orders: T day, until 12.30 p.m. | If at least one of them is not an EEA currency | | T day | T+2 days |
| In the case of paper-based orders: T day, until 10.30 a.m. | If at least one of them is not an EEA currency | | T day | T+2 days |

CREDITS (Incoming)

| Incoming transfers | Accounts to be credited | Credits to the Bank's account held at the NBH | Credits the account of the Account Holder |
|---|--------------------------------|--|--|
| Through the Giro system | HUF | T day | T day |
| Through the Giro system: T day, until 4.30 p.m. except for instant payment: T day, until 12 a.m. | EEA currency | T day | T day |
| Through the Giro system: T day, until 10 a.m. | not an EEA currency | T day | T+2 days |
| Through the VIBER system: T day, until 5 p.m. | HUF | T day | T day |
| Through the VIBER system: T day, until 4 p.m. | EEA currency | T day | T day |
| Through the VIBER system: T day, until 10 a.m. | not an EEA currency | T day | T+2 days |



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II. FX and cross-border HUF payment orders

DEBITS (Outgoing)

Outgoing EUR (SEPA) transfers (with or without conversion) within the EEA

| Submitting orders | Accounts to be debited | Debiting the account of the Account Holder | The earliest date when the nostro account of the beneficiary's bank is credited (FX value date) |
|--|--------------------------|--|---|
| In the case of electronic orders: T day, until 12.30 p.m.*** | EUR/HUF | T | T+1 |
| In the case of paper-based orders: T day, until 2 p.m. | EUR/HUF | T+1 | T+2 |
| In the case of electronic orders: T day, until 12.30 p.m.*** | Other currency (not EUR) | T | T+2 |
| In the case of paper-based orders: T day, until 2 p.m. | Other currency (not EUR) | T+1 | T+3 |

Outgoing other FX (not EUR), EUR and cross-border HUF transfers outside the EEA (with or without conversion)

| Submitting orders | Accounts to be debited | Debiting the account of the Account Holder | The earliest date when the nostro account of the beneficiary's bank is credited (FX value date) |
|--|------------------------|--|---|
| In the case of electronic orders: T day, until 12.30 p.m.*** | FX/HUF | T | T+2 |
| In the case of paper-based orders: T day, until 2 p.m. | FX/HUF | T+1 | T+3 |

*** In the case of items requiring confirmation by telefax, the fax and the related data should be received by 9 a.m. at the latest for processing on the same day.

Outgoing "FlashPayment" without conversion

| Submitting orders | Accounts to be debited | Debiting the account of the Account Holder | The latest date when the beneficiary's bank account is credited (FX value date) |
|---|------------------------|--|---|
| In the case of electronic orders: T day, until 12.30 p.m. | FX | T day | T+1 day |
| In the case of paper-based orders: T day, until 2 p.m. | FX | T+1 day | T+2 days |

Outgoing urgent FX transfer (HUF, EUR and USD) or urgent SEPA transfer on the Spectra, Spectra Light and MultiCash customer programs with or without conversion

| Submitting orders | Accounts to be debited | Debiting the account of the Account Holder | The earliest date when the nostro account of the beneficiary's bank is credited (FX value date) |
|---|------------------------|--|---|
| In the case of electronic orders: T day, until 12.30 p.m. | FX/HUF | T day | T day |

FX transfers and SEPA transfers within the Bank without conversion²

| Submitting orders | Accounts to be debited | Debiting the account of the Account Holder | The earliest date when the beneficiary's bank account is credited (FX value date) |
|--|------------------------|--|---|
| In the case of electronic orders: T day, until 4.00 p.m. | currency | T day | T day |
| In the case of paper-based orders: T day, until 2 p.m. | currency | T day | T day |

² In the case of intra-bank orders, transactions shall be regarded to be without conversion if the currency of the order, the currency of the account to be debited and the currency of the account to be credited are all identical.



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FX booking within the Bank (between the customer's own accounts) without conversion²

| Submitting orders | Accounts to be debited | Debiting the account of the Account Holder | The earliest date when the beneficiary's bank account is credited (FX value date) |
|--|------------------------|--|---|
| In the case of electronic orders: T day, until 4.00 p.m. | FX | T day | T day |
| In the case of paper-based orders: T day, until 2 p.m. | FX | T day | T day |

FX transfers and SEPA transfers within the Bank and booking between a customer's own accounts with conversion

| Submitting orders | Accounts to be debited | Accounts to be credited | Debiting the account of the Account Holder | The earliest date when the beneficiary's bank account is credited (FX value date) |
|--|--|-------------------------|--|---|
| In the case of electronic orders: T day, until 12.30 p.m. | EEA currency or HUF | EEA currency or HUF | T day | T day |
| In the case of paper-based orders: T day, until 10.30 p.m. | EEA currency or HUF | EEA currency or HUF | T day | T day |
| In the case of electronic orders: T day, until 12.30 p.m. | If at least one of them is not an EEA currency | | T day | T+2 days |
| In the case of paper-based orders: T day, until 10.30 a.m. | If at least one of them is not an EEA currency | | T day | T+2 days |

In the case of **standing FX orders**, the value date of the earliest fulfillment is T+2 days if the order is received by 12 p.m. on T day.

Urgent FX transfer (HUF, EUR and USD) with conversion and urgent SEPA payment within the Bank with conversion on the Spectra, Spectra Light and MultiCash customer programs

| Submitting orders | Accounts to be debited | Debiting the account of the Account Holder | The earliest date when the nostro account of the beneficiary's bank is credited (FX value date) |
|--|------------------------|--|---|
| In the case of electronic orders: T day, until 12.30 | FX/HUF | T day | T day |

CREDITS (Incoming)

Incoming FX (SEPA transfers included) and cross-border HUF transfers without conversion

| Incoming transfers | Accounts to be credited | Crediting the Bank's nostro account | The earliest date when the beneficiary's bank account is credited (FX value date) |
|---------------------|-------------------------|-------------------------------------|---|
| T day, until 5 p.m. | currency or HUF | T day | T day |

Incoming FX (SEPA transfers included) and cross-border HUF transfers with conversion

| Incoming transfers | Currency of incoming order | Accounts to be credited | Crediting the Bank's nostro account | The earliest date when the beneficiary's bank account is credited (FX value date) |
|------------------------|--|-------------------------|-------------------------------------|---|
| T day, until 4.30 p.m. | EEA currency, HUF | EEA currency, HUF | T day | T day |
| T day, until 8 a.m. | If at least one of them is not an EEA currency | | T day | T+2 days |

III. Term deposit orders*****

HUF term deposit orders

| Submitting orders | Fulfillment of the deposit order |
|--|----------------------------------|
| In the case of electronic orders: T day, until 2 p.m. | T day |
| In the case of paper-based orders: T day, until 2 p.m. | T day |



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EUR, USD and CHF term deposit orders

| Submitting orders | <i>Fulfillment of the deposit order</i> |
|--|---|
| In the case of electronic orders: T day, until 2 p.m. | T day |
| In the case of paper-based orders: T day, until 2 p.m. | T day |

Other term deposit orders

| Submitting orders | <i>Fulfillment of the deposit order</i> |
|--|---|
| In the case of electronic orders: T day, until 2 p.m. | T+2 days |
| In the case of paper-based orders: T day, until 2 p.m. | T+2 days |

****The deadline for the submission of the termination of the deposit before maturity is identical to the deadline for the submission of the term deposit orders.

IV. Other

Cash deliveries from the Bank or the withdrawal of a large cash amount can be indicated by 3 p.m. one day before the delivery or the withdrawal in the case of HUF and two days before in the case of FX. In the case of cash deliveries to the Bank, the cash processed by the deliverer shall be credited by the Bank on the workday following the delivery. The fulfillment order of the orders related to securities is included in the **List of conditions for securities**.

UniCredit Bank Hungary Zrt.