List of Conditions for Retail Customers
Fulfilment of orders

***Effective from:** 8th September 2023 (2302) **Date of disclosure:** 8 September 2023*

This document forms an integral part of the "List of Conditions for Retail Customers". The Bank hereby records when it will fulfil the tasks derived from the performance of payment orders.

Changes are indicated by the Bank in red.
The modification published on 08.09.2023 and entering into force on 08.09.2023: Complementation of the condition list with the value dates of the credit cards' repayment.

Banking days start at 7:00 a.m. or the opening time of the branches in matters requiring personal assistance. The times included in the "Submission of order" fields are the closing times in line with Section I.4.11. of the General Terms and Conditions, which are also the final deadlines for submissions. The times included in the "Receipt of orders" fields are the closing times in line with Section I.4.11. of the General Terms and Conditions which are also the final deadlines for receipt, except for "Incoming foreign exchange (SEPA transfers included) and cross-border HUF transfers without conversion" where the final deadline for receipt is 5:00 p.m. and the final closing time is 6:00 p.m.

Unless otherwise agreed, the Bank will fulfil orders requiring conversion and accepted and received on a given day for same-day fulfilment and processing at the foreign exchange buying/selling rate quoted based on market developments. The Bank will quote foreign exchange buying/selling rates several times on business days, between 8:30-9:00 a.m., 11:00-11:30 a.m. and 4:15-4:45 p.m. every day, with the given quotation becoming effective immediately. Until the first quotation on a given day, the Bank will perform orders for the day at the last foreign exchange buying/selling rate quoted on the previous banking day.

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

The special conditions for transfers in Chinese yuan (CNY) are set out by the Bank in the Declaration to be signed by the Customer prior to submitting the order. In the absence of a document "Declaration for payment orders to be performed in CNY," the Bank will reject the fulfilment of the payment order.

I. DOMESTIC HUF PAYMENT ORDERS[2]

In the case of collection orders submitted electronically, the Bank shall perform the collection orders submitted to the debit of the account held at UniCredit Bank by 6:00 p.m. on T day.
In the case of collection orders submitted on paper, paper-based transfers to/from authorities and transfer resolutions, the Bank will perform the collection orders submitted by 2:00 p.m. on T day.
The Bank only accepts **group collection orders** and group transfers through electronic channels.
The deadline for the **fulfilment/partial fulfilment of group collection orders, transfers to/from authorities and transfer resolutions, as well as collections based on authorisation and promissory note collections** on the subject day, is 6:00 p.m. for both beneficiaries and debtors.

Depositing cash at UniCredit ATMs in case of debit cards

Submission of order	Charged to the account set as the coverage for the Account Holder's card
With debit card on T day, by 6:30 p.m.	T day
With debit card on T day, after 6:30 p.m.	T+1 day

Depositing cash in the branch, depositing cash at UniCredit ATMs in case of credit cards

Submission of order	Charged to the account set as the coverage for the Account Holder's card
On T day, by 6:30 p.m.	T day
On T day, after 6:30 p.m.	T+1 working day

HUF transfer from a HUF account in case of credit cards

Submission of order	Charged to the account set as the coverage for the Account Holder's card
On T day (which is not the statement day of the settlement period)	T day
On T day (which is the statement day of the settlement period) by 6:30 p.m.	T day
On T day (which is the statement day of the settlement period) after 6:30 p.m.	T+1 working day

DEBIT ITEMS

Outgoing HUF transfers (through the Giro system)

Submission of order	Account to be debited	Debiting the account of the Account Holder	Expected credit to the beneficiary's account
Outgoing HUF transfers (through the Giro system)			
Based on electronic orders: T day by 4:30[3] p.m. except for instant transfers: T day, by 12.00 midnight.	HUF	T day	T day
EFER transfer: T day, by 4.30 p.m.	HUF	T day	T day
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
For paper-based orders: T day, by 2:00 p.m.	HUF	T day	T day
Based on electronic orders: T day, by 12:30 p.m.*	EUR	T day	T day
For paper-based orders: T day, by 2:00 p.m.*	EUR	T+1 day	T+1 day
Based on electronic orders: T day, by 12:30 p.m.*	Other currency (not EUR)	T day	T+2 days
For paper-based orders: T day, by 2:00 p.m.*	Other currency (not EUR)	T+1 day	T+3 days

In the case of domestic HUF standing orders, the value date of the earliest fulfilment is T+1 day if the order is received by the Bank electronically by 6:00 p.m. on T day, or by 12:00 p.m. on T day on paper.

Outgoing HUF transfers (through the VIBER system)

Submission of order	Account to be debited	Debiting the account of the Account Holder	Expected credit to the beneficiary's account
Outgoing HUF transfers (through the VIBER system)			
For electronic orders: T day, by 4.30 p.m.	HUF	T day	T day

For paper-based orders: T day, by 2:00 p.m.	HUF	T day	T day

Postal payment orders

Submission of order	Account to be debited	Debiting the account of the Account Holder	Expected time of payment to beneficiary
For electronic orders: T day, by 2:00 p.m.	HUF	T day	T+2 days
For paper-based orders: T day, by 12:00 p.m.	HUF	T day	T+2 days

Intra-bank HUF transfers and inter-account transfers (credits and debits)

Submission of order	Account to be debited	Accounts to be credited	Debiting the account of the Account Holder	Expected credit to the beneficiary's account
For electronic orders: T day, by 6:00 p.m. except for instant transfers: T day, by 12:00 midnight.	HUF	HUF	T day	T day
Group collection order (if the order package contains only intra-bank beneficiaries): T day, 6:00 p.m.	HUF	HUF	T day	T day
For paper-based orders: T day, by 2:00 p.m.	HUF	HUF	T day	T day
Based on electronic orders: T day, by 12:30 p.m. except for instant transfers: T day, by 12:00 midnight	HUF HUF	EEA currency FX	T day	T day
For paper-based orders: T day, by 10:30 a.m.	HUF	EEA currency	T day	T day
Based on electronic orders: T day, by 12:30 p.m.	EEA currency	HUF	T day	T day
For paper-based orders: T day, by 10:30 a.m.	EEA currency	HUF	T day	T day
Based on electronic orders: T day, by 12:30 p.m.	If at least one of them is not an EEA currency		T day	T+2 days
For paper-based orders: T day, by 10:30 a.m.	If at least one of them is not an EEA currency		T day	T+2 days

Credit items

Receipt of orders	Accounts to be credited	Credits to the Bank's account held at MNB	Credits the account of the Account Holder
Through the Giro system	HUF	T day	T day
Through the Giro system: T day, by 4:30 p.m. except for instant transfers: T day, by 12.00 midnight	EEA currency	T day	T day
Through the Giro system: T day, by 10:00 a.m. except for instant transfers: T day, by 12:00 midnight.	not an EEA currency	T day	T+2 days
Through the VIBER system: T day, by 5:00 p.m.	HUF	T day	T day
Through the VIBER system: T day, by 4:00 p.m.	EEA currency	T day	T day
Through the VIBER system: T day, by 10:00 a.m.	not an EEA currency	T day	T+2 days

II. FX AND CROSS-BORDER HUF PAYMENT ORDERS

HUF transfer received in foreign currency or initiated from a foreign currency account in case of credit cards

Submission of order	Charged to the account set as the coverage for the Account Holder's card
On T day, by 6:30 p.m.	T day
On T day, after 6:30 p.m.	T+1 working day

DEBIT ITEMS

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

Submission of order	Account to be debited	Debiting the account of the Account Holder	The earliest time when the nostro account of the beneficiary's bank is credited (FX value date)
For electronic orders: T day, by 12:30 p.m.[4] For paper-based orders: T day, by 2:00 p.m.	EUR/HUF EUR/HUF	T day T+1 day	T+1 day T+2 days
For electronic orders: T day, by 12:30 p.m.[4]	Other currency (not EUR)	T day	T+2 days
For paper-based orders: T day, by 2:00 p.m.	Other currency (not EUR)	T+1 day	T+3 days

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

Submission of order	Account to be debited	Debiting the account of the Account Holder	The earliest time when the nostro account of the beneficiary's bank is credited (FX value date)
For electronic orders: T day, by 12:30 p.m.[4]	FX/HUF	T day	T+2 days
For paper-based orders: T day, by 2:00 p.m.	FX/HUF	T+1 day	T+3 days

Outgoing "FlashPayment" without conversion

Submission of order	Account to be debited	Debiting the account of the Account Holder	The latest time when the beneficiary's bank account is credited (FX value date)
For electronic orders: T day, by 12:30 p.m.	FX	T day	T+1 day
For paper-based orders: T day, by 2:00 p.m.	FX	T+1 day	T+2 days

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

Submission of order	Account to be debited	Debiting the account of the Account Holder	The earliest time when the nostro account of the beneficiary's bank is credited (FX value date)
For electronic orders: T day, by 12:30 p.m.	FX/HUF	T day	T day

Intra-bank FX and SEPA transfers without conversion[5]

Submission of order	Account to be debited	Debiting the account of the Account Holder	The earliest time when the beneficiary's bank account is credited (FX value date)
For electronic orders: T day, by 4:00 p.m.	FX	T day	T day
For paper-based orders: T day, by 2:00 p.m.	FX	T day	T day

Intra-bank FX inter-account transfers (between the customer's own accounts) without conversion[2]

Submission of order	Account to be debited	Debiting the account of the Account Holder	The earliest time when the beneficiary's bank account is credited (FX value date)
For electronic orders: T day, by 4:00 p.m.	FX	T day	T day
For paper-based orders: T day, by 2:00 p.m.	FX	T day	T day

Intra-bank FX and SEPA transfers and inter-account transfers between the customer's own accounts with conversion

Submission of order	Account to be debited	Accounts to be credited	Debiting the account of the Account Holder	The earliest time when the beneficiary's bank account is credited (FX value date)
For electronic orders: T day, by 12:30 p.m.	EEA currency or HUF	EEA currency or HUF	T day	T day
For paper-based orders: T day, by 10:30 a.m.	EEA currency or HUF	EEA currency or HUF	T day	T day
For electronic orders: T day, by 12:30 p.m.	If at least one of them is not an EEA currency		T day	T+2 days
For paper-based orders: T day, by 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 fulfilment is T+2 days if the order is received by the Bank by 12:00 p.m. on T day.

Urgent intra-bank FX and SEPA transfer with conversion on the Spectra, Spectra Light and MultiCash customer programs (in HUF, EUR and USD)

Submission of order	Account to be debited	Debiting the account of the Account Holder	The earliest time when the nostro account of the beneficiary's bank is credited (FX value date)
For electronic orders: T day, by 12:30 p.m.	FX/HUF	T day	T day

CREDITS

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

Receipt of orders	Accounts to be credited	Crediting the Bank's nostro account	The earliest time when the beneficiary's bank account is credited (FX value date)
T day, by 5:00 p.m.	FX or HUF	T day	T day

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

Receipt of orders	Currency of incoming order	Accounts to be credited	Crediting the Bank's nostro account	The earliest time when the beneficiary's bank account is credited (FX value date)
T day, by 4.30 p.m.	EEA currency or HUF	EEA currency or HUF	T day	T day
T day, by 8:00 a.m.	If at least one of them is not an EEA currency		T day	T+2 days

Other

Cash deliveries from the Bank or the withdrawal of a large cash amount can be indicated by 3:00 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 will be credited by the Bank on the banking day following the delivery. The amount credited will start bearing interest on the banking day following the crediting.

Fixing deposits

HUF deposit fixing orders	
Submission of order	Fixing fulfilled
For orders submitted through the SpectraNet Internet Banking, eBanking, UniCredit Mobile applications and the Spectra and Spectra Light systems it is T day, by 2:00 p.m.	T day
For orders submitted using the Telephone Banking service it is T day, by 6:00 p.m.	T day
For paper-based orders: T day, by 2:00 p.m.	T day

FX deposit fixing orders		
Submission of order		Fixing fulfilled
For orders submitted through the SpectraNet Internet Banking, eBanking, UniCredit Mobile applications and the Spectra and Spectra Light systems it is T day, by 2:00 p.m.	For EUR, USD and CHF For other currencies	T day T+2 days
For orders submitted using the Telephone Banking service it is T day, by 6:00 p.m.	For EUR, USD and CHF For other currencies	T day T+2 days
For paper-based orders it is T day, by 2:00 p.m.	For EUR, USD and CHF For other currencies	T day T+2 days

Special provisions for branches without a cash desk for deposit fixing orders
For paper-based orders:
If the coverage for the fulfilment of the order is made available on T day, the order will be performed as described above, if the coverage is provided after the specified deadline, the order will always be fulfilled 1

day later than specified in the table above. If the coverage is not made available by 2:00 p.m. on T+1 day, the order will expire. For deposit products designated as promotional in the Deposit Announcement for private individuals, coverage can only be provided on T day, after which the order will expire.

Free-form letter/order submitted through the Spectra, Spectra Light, SpectraNet Internet Banking system

Processing of orders: T+2

The Bank will attempt to process the order prior to the specified deadline but shall not accept any liability for this.

Orders for the Telephone Bank Transaction Limit submitted using the Telephone Bank system

The Bank can perform Transaction Limit modifications regarding the Telephone Bank service submitted through the Telephone Bank system on banking days between 8:00 a.m. and 6:00 p.m.

The UniCredit Mobile application must be activated before usage. You can request this from our branch advisors during opening hours or - after identification - via our Telephone Bank every day between 8:00 a.m. and 6:00 p.m.

1 EEA (European Economic Area): the member states of the EU, plus Norway, Iceland and Liechtenstein (for SEPA orders, Switzerland, Monaco and San Marino are also included)
2 In the case of HUF payments carried out in international money transactions, the Bank applies the conditions valid for FX settlements.
3 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 deadlines qualify as submitted on the following banking day.
4 In the case of items requiring confirmation by telefax, the fax and the related data should be received by 9:00 a.m. at the latest for processing on the same day.
5 In the case of intra-bank orders, transactions will be regarded as 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.