

24 September 2018

**Dear Customers,**

Please note the following changes in our opening hours related to 23 October.

12 October 2018 (Friday)	Friday opening hours
13 October 2018 (Saturday)	Friday opening hours
15 October 2018 (Monday)	Monday opening hours
19 October 2018 (Friday)	Friday opening hours
22 October 2018 (Monday)	all branches are closed
23 October 2018 (Tuesday)	all branches are closed
24 October 2018 (Wednesday)	Wednesday opening hours

**Settlement order for domestic and international payments**

- On 13 October 2018, the deadline for the admission of domestic forint VIBER transfer orders, submitted electronically, will be modified to **12:30** instead of the usual 16:30, while the deadline for VIBER orders submitted on paper will be **12:00**.
- Any order submitted on 13 October 2018 after the cut-off time specified in the settlement schedule will be settled on the next banking day, i.e. **15 October 2018 (Monday)**.
- Any order submitted on 19 October 2018 after the cut-off time specified in the settlement schedule will be settled on the next banking day, i.e. **24 October 2018 (Wednesday)**.
- On 13 October 2018 the deadline for the admission of domestic forint transfer orders, submitted electronically, will be modified to **13:00** instead of the usual **16:30**, while the deadline for orders submitted on paper (on a form or otherwise) for same day settlement is **12:00**. Intrabank transfer orders submitted electronically may be initiated until 18:00 as usual.
- **Foreign currency time deposit orders** and early withdrawal orders concerning the total amount of the time deposit or a part thereof submitted on 13 October 2018 will be settled on 15 October. **Forint time deposit orders** and **orders for the early withdrawal of forint time deposits** will be performed as per the normal weekday schedule.
- 13 October 2018 shall not be considered as business day in the process of receipt and execution of foreign currency transactions (foreign currency transfers, inhouse transfers, conversions, and international forint transfers). There is no foreign currency exchange rate quotation on this day.

- Any foreign currency payment, in-house account transfer and international orders (cross-border HUF and foreign currency transfer orders) submitted on 12 October 2018 after the cut-off time specified in the settlement schedule and on 13 October 2018, will be processed on the next banking day, i.e. **15 October 2018 (Monday)**.
- Any foreign currency payment, in-house account transfer and international order (cross-border HUF and foreign currency transfer orders) submitted on 19 October 2018 after the cut-off time specified in the settlement schedule will be processed on the next banking day, i.e. **24 October 2018 (Wednesday)**.

### **Settlement schedule for securities trade:**

#### **Sovereign bonds order schedule:**

Orders for bonds traded on your UniCredit Own account may be issued by **12.00 on 13 October 2018**.

No sale transaction can be recorded with a **13 October** settlement date for debt securities not denominated in forint (sovereign bonds, corporate bonds, mortgage bond, etc.).

**BMÁP/PMÁP/2MÁP:** on 13 October 2018, the Bank will accept purchase orders during branch office opening hours.

**FMÁP/1MÁP:** on 13 October 2018, the Bank will accept subscription orders during branch office opening hours.

#### **Order schedule for investment funds:**

**On 13 October 2018**, those Hungarian units which the fund manager announced for trading can be traded until **12:00**. For funds registered in Hungary, trading takes place in accordance with the fund managers' intra-annual announcement on working Saturdays. For funds not announced for trading, as well as for foreign funds, any order will be recorded in our system on the next banking assignment day.

**13 October 2018** will not be deemed a settlement date for foreign investment funds.

#### **Order schedule for repository services:**

**On 13 October 2018**, orders for securities transfers, intra-account transfers and other repository services can be submitted until **12:00**.

#### **Order schedule for stock exchange transactions**

Any order received and time-stamped on **12 October 2018** after the stock exchange has closed, will appear as bids in the stock exchange bid management system on the next banking day, i.e. **15 October 2018**.

On 13 October, 2018 the Budapest Stock Exchange (BÉT) is closed, while 22 October and 23 October will be public holidays.

Any stock exchange order received and time-stamped on 19 October 2018 after the stock exchange has closed will be admitted as bids to the stock exchange bid management system on the next trading day, 24 October 2018.

#### Electronic channels

**Internet Banking, MobilApp, Mobile Banking, installed Spectra, Call Center:**

On 13 October 2018, orders submitted via the Internet Banking, MobilApp, Mobile Banking, installed Spectra systems and the Call Center system will be admitted in accordance with announced Friday opening hours (except for products for which no settlement takes place on that day, e.g. BÉT shares, foreign investment funds, etc.)

#### 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 15:00 one day before the delivery or withdrawal in forint and two days before that in foreign currency. Taking into account the banking holidays of 22 October and 23 October 2018, the next banking day will be **24 October 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 holidays of 22 October and 23 October 2018, the next banking day will be **24 October 2018**.

For cash delivered to the Bank in bags, the contents of the bags received at the branch office shall be credited by the Bank on the banking day following the delivery. Taking into account the banking holidays of 22 October 2018 and 23 October, the next banking day will be **24 October 2018**.

Yours sincerely,  
UniCredit Bank Hungary Zrt.