

20 December 2018

Dear Customers,Please note the opening hours on 1st December and 15 December.

30 November 2018 (Friday)	Friday opening hours
1 December 2018 (Saturday)	Friday opening hours
3 December 2018 (Monday)	Monday opening hours
14 December 2018 (Friday)	Friday opening hours
15 December 2018 (Saturday)	Friday opening hours
17 December 2018 (Monday)	Monday opening hours

Settlement order for domestic and international payments

- On **1 and 15 December 2018**, the deadline for the admission of domestic forint VIBER transfer orders, submitted electronically, will be modified to **13:30** instead of the usual 16:30, while the deadline for VIBER orders submitted on paper will be **13:00**.
- Any order submitted on **1 December 2018** after the cut-off time specified in the settlement schedule will be settled on the next banking day, i.e. **3 December 2018 (Monday)**.
- Any order submitted on **15 December 2018** after the cut-off time specified in the settlement schedule will be settled on the next banking day, i.e. **17 December 2018 (Monday)**.
- On **1 and 15 December 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 of the time deposit submitted on 1 December 2018 will be settled on 3 December. **Forint time deposit orders** and **orders for the early withdrawal of forint time deposits** will be performed as per the normal weekday schedule.

UniCredit Bank Hungary Zrt.

H-1054 Budapest,
Szabadság tér 5-6.

H-1242 Budapest, Pf. 386

Telefon: +36-1/301-1271

Telefax: +36-1/353-4959

E-mail: info@unicreditgroup.hu<http://www.unicreditbank.hu>

Adószám: 10325737-4-44

Fővárosi Törvényszék Cégbírósága

Cg. 01-10-041348

SWIFT: BacxHUHB

- **Foreign currency time deposit orders** and early withdrawal orders of the time deposit submitted on 15 December 2018 will be settled on 17 December. **Forint time deposit orders** and **orders for the early withdrawal of forint time deposits** will be performed as per the normal weekday schedule
- **1 and 15 December 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 these days.
- Any foreign currency payment, in-house account transfer and international order (cross-border HUF and foreign currency transfer orders) submitted on 30 November 2018 after the cut-off time specified in the settlement schedule will be processed on the next banking day, i.e. **3 December 2018 (Monday)**.
- Any foreign currency payment, in-house account transfer and international orders (cross-border HUF and foreign currency transfer orders) submitted on 14 December 2018 after the cut-off time specified in the settlement schedule will be processed on the next banking day, i.e. **17 December 2018 (Monday)**.

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 1 and 15 December 2018**.

No sale transaction can be recorded with a **1 and 15 December** settlement date for debt securities not denominated in forint (sovereign bonds, corporate bonds, mortgage bond, etc.).

BMÁP/PMÁP/2MÁP: on **1 and 15 December**, the Bank will accept purchase orders during branch office opening hours.

FMÁP/1MÁP: on **1 and 15 December**, the Bank will accept subscription orders during branch office opening hours.

Order schedule for investment funds:

1 and 15 December 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.

1 and 15 December 2018 will not be deemed a settlement date for foreign investment funds.

Order schedule for repository services:

On 1 and 15 December 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 **30 November 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. **3 December 2018**.

Any order received and time-stamped on **14 December 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. **17 December 2018**.

On 1 and 15 December 2018, the Budapest Stock Exchange (BÉT) is closed.

Any stock exchange order received and time-stamped on 30 November 2018 after the stock exchange has closed will be admitted as bids to the stock exchange bid management system on the next trading day, 3 December 2018.

Any stock exchange order received and time-stamped on 14 December 2018 after the stock exchange has closed will be admitted as bids to the stock exchange bid management system on the next trading day, 17 December 2018.

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.

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.

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.

Yours sincerely,

UniCredit Bank Hungary Zrt.