

Budapest, 21 December 2020

Dear Customer,

Please be informed, that over the year-end holidays, we will be open for business at the following opening hours:

23 December 2020 (Wednesday)	Wednesday opening hours
24 December 2020 (Thursday)	All branches are closed
25 December 2020 (Friday)	All branches are closed
28 December 2020 (Monday)	Monday opening hours
31 December 2020 (Thursday)	All branches will close at 12 a.m. Treasury Sales will welcome clients until 12.00 a.m.
1 January 2021 (Friday)	All branches are closed
4 January 2021 (Monday)	Monday opening hours

A notice on the detailed order fulfillment times is displayed in our branches, or please visit our website at www.unicreditbank.hu/unnepiteljesitesirend

We wish you Happy Holidays and a Happy and successful New Year!

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Cg. 01-10-041348

SWIFT: BacxHUHB

ORDER FULFILMENT

I. PROCESSING HUF ORDERS¹

Outgoing HUF transfers

	Order type	Submission date	Submission deadline	Order processing
From HUF account*	GIRO transfers	Paper-based HUF orders:	31 December	by 12 noon
		Electronic HUF orders:	31 December	outside the Bank 4.30 p.m. intrabank 6 p.m., SWIFT MT101 order 5 p.m.
	VIBER transfers	Paper-based HUF orders:	31 December	by 12 noon
		Electronic HUF orders:	31 December	by 4.30 p.m.
	Postal payment orders	Paper-based HUF orders:	31 December	by 10.30 a.m.
		electronic HUF orders:	31 December	by 2 p.m.
From EUR account**	Paper-based orders:		30 December	by 2 p.m.
	Electronic orders:		31 December	by 12.30 p.m.
From other (not EUR) FX account**	Paper-based orders:		28 December	by 2 p.m.
	Electronic orders:		29 December	by 12.30 p.m.

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

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

** Any orders submitted after the relevant date and deadline will be credited via GIRO at the beneficiary's bank or the beneficiary only from 4 January 2021 at the earliest.

As regards any other payment transactions, acceptance and order fulfillment times will be identical to those included in the announcement.

Incoming HUF transfers

Order type	Order acceptance		Order credit
HUF orders (intraday GIRO settlement):	31 December	6.30 p.m. at the latest	Subject day
HUF orders (overnight GIRO settlement):	31 December	8 a.m.	Subject day
VIBER orders:	31 December	5 p.m.	
Booking of postal credits:	By 10 a.m. on 31 December		

II. PROCESSING FX TRANSFER ORDERS*

* With regard to certain foreign currencies, a difference in the value dates of order fulfillment might arise depending on holidays; please ask our branch staff for details.

Outgoing and intrabank FX transfers

a) EUR (SEPA) transfers outside the Bank within the European Economic Area (EEA²) from EUR and HUF accounts:

Order type	Submission date	Submission deadline	Order processing
- Paper-based FX transfer orders:	28 December	by 2 p.m.	From 29 December for 30 December
- Electronic FX transfer orders:		by 12.30 p.m.	From 28 December for 29 December
- Paper-based FX transfer orders:	29 December	by 2 p.m.	From 30 December for 31 December

² EEA (European Economic Area): EU member states and Norway, Iceland and Liechtenstein

- Electronic FX transfer orders:		by 12.30 p.m.	From 29 December for 30 December
- Paper-based FX transfer orders:	30 December	by 2 p.m.	From 31 January for 4 January 2021
- Electronic FX transfer orders:		by 12.30 p.m.	From 30 December for 31 December
- Paper-based FX transfer orders:	31 December	by 12 noon	From 4 January 2021 for 5 January 2021
- Electronic FX transfer orders:		by 12.30 p.m.	From 31 December for 4 January 2021

b) Other outgoing (not EUR) FX transfers; outgoing EUR transfers within the EEA not from EUR/HUF accounts; outgoing EUR transfers outside the EEA; cross-border HUF transfers:

Order type	Submission date	Submission deadline	Order processing
- Paper-based FX transfer orders:	28 December	by 2 p.m.	From 29 December for 31 December
- Electronic FX transfer orders:		by 12.30 p.m.	From 28 December for 30 December
- Paper-based FX transfer orders:	29 December	by 2 p.m.	From 30 December for 4 January 2021
- Electronic FX transfer orders:		by 12.30 p.m.	From 29 December for 31 December
- Paper-based FX transfer orders:	30 December	by 2 p.m.	From 31 December for 5 January 2021
- Electronic FX transfer orders:		by 12.30 p.m.	From 30 December for 4 January 2021
- Paper-based FX transfer orders:	31 December	by 12 noon	From 4 January 2021 for 6 January 2021
- Electronic FX transfer orders:		by 12.30 p.m.	From 31 December for 5 January 2021

c) In-house transfers involving conversion, where the currency of the account to be debited or the currency of the account to be credited (or both) is/are the currency of a non-EEA state:

Order type	Submission date	Submission deadline	Order processing
- Paper-based FX transfer orders:	28 December	by 10.30 a.m.	From 28 December for 30 December
- Electronic FX transfer orders:		by 12.30 p.m.	
- Paper-based FX transfer orders:	29 December	by 10.30 a.m.	From 29 December for 31 December
- Electronic FX transfer orders:		by 12.30 p.m.	
- Paper-based FX transfer orders:	30 December	by 10.30 a.m.	From 30 December for 4 January 2021
- Electronic FX transfer orders:		by 12.30 p.m.	
- Paper-based FX transfer orders:	31 December	by 10.30 a.m.	From 31 December for 5 January 2021
- Electronic FX transfer orders:		by 12.30 p.m.	

d) In-bank transfers without conversion:

In the case of paper-based foreign exchange transfer orders filed on a given day until 14:00 (31 December until 12:00 noon) and in the case of electronic money transfer orders submitted up to 4pm, the orders will be debited and credited on the same day.

e) Intra-bank transfers with conversion, *where the currency of both the account to be debited and the account to be credited is the currency of an EEA member state.*³

With regard to FX transfer orders submitted on paper by 10.30 a.m. or electronically by 12.30 p.m. on a given day, debiting and crediting will take place on the subject day.

³ With regard to intra-bank orders, a transaction will 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.

⁴ The currency of an EEA member state may mean the following: EUR, BGN, CZK, DKK, HRK, HUF, ISK, PLN, CHF, GBP, NOK, RON, SEK

Incoming FX transfers

a) *Crediting of incoming foreign currency in the currency of an EEA member state to an account kept in the currency of an EEA state:*

Incoming items with conversion with a same-day value date shall be credited by 4.30 p.m. and without conversion by 5 p.m. on the subject day. On VIBER, incoming items with conversion with a same-day value date shall be credited by 4 p.m. to the account maintained in the currency of an EEA country on the subject day.

b) *Crediting other incoming FX transactions (where, out of the currency of the incoming amount and the currency of the account to be credited, at least one is the currency of a non-EEA state):*

	Order acceptance (for the same value date)		Order credited on
- Without conversion	28 December	by 5 p.m.	28 December
	29 December	by 5 p.m.	29 December
	30 December	by 5 p.m.	30 December
	31 December	by 5 p.m.	31 December
- With conversion	28 December	by 8 a.m.	30 December
	29 December	by 8 a.m.	31 December
	30 December	by 8 a.m.	4 January 2021
	31 December	by 8 a.m.	5 January 2021

III. FULFILMENT OF OTHER CLIENT ORDERS

Order type	Order processing
Documentary transactions and bank guarantees:	Orders are to be submitted by 4 p.m. on 21 December 2020 at the latest, except for drawing down letters of credit and sending export collection orders, where the deadline is 4 p.m. on 18 December 2020.
Credit drawdown: - HUF loans: - FX loans:	The drawdown (disbursement) request is to be submitted by 10 a.m. on 31 December at the latest. For retail loans, the last disbursement day will be 31 December. The last day for the early repayment of retail loans is 31 December this year provided that the order is submitted in writing prior to 31 December in accordance with the terms set out in the loan agreement, and the coverage is available on the account by 10 a.m. on 31 December 2020.
Extension of time deposits: HUF, EUR, USD, CHF deposits	Any request for the extension of HUF, EUR, USD time deposits maturing on 4 January are to be submitted on 30 December by 12 noon at the latest on paper, and by 2 p.m. electronically at the account-managing branch.
Time deposits in other foreign currencies	In other foreign currencies: Any request for the extension of time deposits maturing on 4 January are to be submitted on 30 December.

IV. SECURITIES ORDERS

On the days before and between the holidays, securities investment services will be provided during the standard opening hours, in accordance with the standard procedures for securities services and order fulfillment, and subject to the standard deadlines.

We would like to draw your attention to the fact that, due to a change in working days, stock exchange orders that should be settled in 2020 have to be submitted on 28 December 2020 at the latest, before the closing of the stock exchange. If the order cannot be fulfilled that day, the settlement will only be performed in 2021.

The last trading day of 2020 for the BSE is 30 December 2020, until 5.10 p.m. (normal opening hours).

Schedule for the last working day of the year (31 December)

- **stock exchange orders:** any stock exchange orders received for processing in the branches by 12 noon on 30 December will be admitted to the stock exchange bid management system as bids on the same day.
- **bond trading from own account:** discount T-bills, Hungarian government bonds, other bonds by 12 noon (only OTC securities!); entering trades on 31 December for debt securities (government bonds and corporate bonds) issued in foreign currencies with performance on the same day is FORBIDDEN.
- **trading in investment units:** by 12 noon for all investment units. With regard to funds that hold a trading day on this banking day, the Bank will accept orders for processing with the value date of 31 December, while in the case of funds that have announced a holiday for this day, with the value date of the next banking day (4 January 2021). The branch network will be informed of investment funds that hold trading holidays on 31 December in a special announcement.
- **securities account transfer** orders will be accepted for processing by 12 noon, order fulfillment will be in accordance with the List of Conditions.

Client orders may be given – apart from the special branch opening hours – via the Bank’s Call Center (+36 1/20/30/70 325 3200) and its Internet Banking system (except for the trading of government securities), subject to the deadlines specified in the Retail List of Conditions – Order for Securities Trading and Execution.