

EXECUTION OF PAYMENT ORDERS ON BANK HOLIDAY

Dear Customer!

Hereinafter we inform You about differing fulfillment regarding payment orders submitted in our **Slovak Branch** due to the bank holiday on **May 21, 2018**.

1. External transfers

EUR transfers within EEA:

- a) Transfers submitted on Friday, May 18, 2018:
 - Transfers submitted before cut-off time: debit date is May 18, 2018; value date (credit date) is May 22, 2018.
 - Transfers submitted after cut-off time: execution shall be started on May 22, 2018, debit date is May 22, 2018; value date (credit date) is May 23, 2018.
- b) There is no opportunity to submit payment orders with value date of May 21, 2018. Processing of orders initiated via KDB NetBank shall be started on May 22, 2018.

HUF transfers to Hungary:

- a) Transfers submitted on Friday, May 18, 2018:
 - Transfers submitted before cut-off time: it is to be executed on basis of the related list of conditions¹.
 - Transfers submitted after cut-off time: its processing shall be started on May 22, 2018; fulfillment on basis of the related list of conditions¹.
- b) There is no opportunity to submit payment orders with value date of May 21, 2018. Processing of orders initiated via KDB NetBank shall be started on May 22, 2018.

Foreign currency transfers with conversion or without conversion in other currency:

Items submitted after cut-off time on May 16, 2018 but before May 21, 2018 shall be processed on basis of related list of conditions¹, however the fulfillment time shall be prolonged with 1 day according that May 21, 2018 is not value date.

2. **In case of every internal transfers with conversion and T+1 and T+2 value date: credit date** shall prolong with 1 day compared to the Fulfillment Order published in the related list of conditions¹:

Submit date	Fulfillment date	
	T+1	T+2
May 16, 2018 after cut-off time	May 18, 2018	May 22, 2018
May 17, 2018 till cut-off time	May 18, 2018	May 22, 2018
May 17, 2018 after cut-off time	May 22, 2018	May 23, 2018
May 18, 2018 till cut-off time	May 22, 2018	May 23, 2018
May 18, 2018 after cut-off time	May 23, 2018	May 24, 2018

3. Credit of incoming transfers

Credit of transfers incoming on May 21, 2018 shall be fulfilled on May 22, 2018, **excluding the EUR transfers within EEA**.

Thank You for Your understanding!

KDB Bank Europe Ltd.

¹ For private persons: „List of Conditions for private persons“, for corporates and other organizations: „List of Conditions for corporates and other organizations“.