

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 national holiday in Slovakia on **October 30, 2018**.

1. External transfers

EUR transfers within EEA:

- a) Transfers submitted on Friday, October 26, 2018:
 - Transfers submitted before cut-off time: debit date is October 26, 2018; value date (credit date) is October 29, 2018.
 - Transfers submitted after cut-off time: execution shall be started on October 29, 2018, debit date is October 29, 2018; value date (credit date) is October 31, 2018.
- b) There is no opportunity to submit payment orders with value date of October 30, 2018.

HUF transfers to Hungary:

- a) Transfers submitted on Monday, October 29, 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 October 31, 2018; fulfillment on basis of the related list of conditions¹.
- b) There is no opportunity to submit payment orders with value date of October 30, 2018.

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

As the October 30, 2018 is not value date, therefore there is no opportunity to submit payment orders with value date of October 30, 2018. Items submitted after cut-off time on October 25, 2018 but before October 30, 2018 shall be processed on basis of related list of conditions¹, however the fulfillment time shall be prolonged with 1 banking days.

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

Submit date	Fulfillment date	
	T+1	T+2
October 25, 2018 after cut-off time	October 29, 2018	October 31, 2018
October 26, 2018 till cut-off time	October 29, 2018	October 31, 2018
October 26, 2018 after cut-off time	October 31, 2018	November 2, 2018
October 29, 2018 till cut-off time	October 31, 2018	November 2, 2018
October 29, 2018 after cut-off time	November 2, 2018	November 5, 2018

3. Credit of incoming transfers

Credit of transfers incoming on October 30, 2018 shall be fulfilled on October 31, 2018.

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“.