

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 holidays in Hungary on **November 1-2, 2018**.

1. External transfers

EUR transfers within EEA:

- a) Transfers submitted on Wednesday, October 31, 2018:
 - Transfers submitted before cut-off time: debit date is October 31, 2018; value date (credit date) is November 2, 2018.
 - Transfers submitted after cut-off time: execution shall be started on November 5, 2018, debit date is November 5, 2018; value date (credit date) is November 6, 2018.
- b) There is no opportunity to submit payment orders with value date of November 1st and November 2nd, 2018. Processing of orders initiated via KDB NetBank shall be started on November 5, 2018.

HUF transfers to Hungary:

- a) Transfers submitted on Wednesday, October 31, 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 November 5, 2018; fulfillment on basis of the related list of conditions¹.
- b) There is no opportunity to submit payment orders with value date of November 1st and November 2nd, 2018.

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

There is no opportunity to submit payment orders with value date of November 1st and November 2nd, 2018. Items submitted after cut-off time on October 26, 2018 but before October 31, 2018 shall be processed on basis of related list of conditions¹, however the fulfillment time shall be prolonged with 2 banking days.

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

Submit date	Fulfillment date	
	T+1	T+2
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
October 31, 2018 till cut-off time	November 2, 2018	November 5, 2018
October 31, 2018 after cut-off time	November 6, 2018	November 7, 2018

3. Credit of incoming transfers

Credit of transfers incoming on November 1st and November 2nd, 2018 shall be fulfilled on November 2, 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”.