

K&H Bank Zrt.

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announcement

This is to inform our Clients of the rules of processing HUF and FX transfer orders submitted to our Bank in respect of **the workdays on Saturday 15 10, 2022.**

DOMESTIC HUF TRANSFER ORDERS (FROM HUF ACCOUNTS)

| Type of orders and submission deadlines (hour, minute) | During the business hours of the bank branch | Electronic K&H e-bank, K&H mobilbank, Electra | Received / Debited to the Client's account | Credited to the Beneficiary's account |
|--|---|---|---|---|
| | hand over personally | 24 hours every day | | |
| HUF instant transfers (max. HUF 10 million) | | | | |
| Intrabank book transfers and transfers | - | 0-24 every day of the year | every day of the year (5 seconds upon receipt) | |
| one-off transfer | - | 0-24 every day of the year | every day of the year (5 seconds upon receipt ³) | |
| Other orders | | | | |
| Intrabank book transfers and transfers | 12:00 | 18:00 | October 15, 2022. | October 15, 2022. |
| one-off transfers via the GIRO Multiple Intraday Settlement Process one-off interbank transfers | 12:00* | 12:30 | October 15, 2022. | October 15, 2022. |
| transfer via the VIBER system of domestic payments | 12:00 | 13:30- (Electra, Swift) | October 15, 2022. | October 15, 2022. |
| batch payments (intrabank and via the GIRO Multiple Intraday Settlement Process) | - | 12:30 (K&H e-bank, Electra) | October 15, 2022. | October 15, 2022. |

* Submission deadlines of domestic HUF transfers initiated hand over personally by Private Banking customer: 12:00 p.m.

AMOUNTS CREDITED - DOMESTIC HUF TRANSFER ORDERS

| Type of amounts credited | Credited to the Bank's account | Credited to the Beneficiary's account |
|---|--|---|
| Intrabank | | |
| Instant HUF transfers (max. HUF 10 million) | - | 0-24 every day of the year, within 5 seconds upon receipt |
| Other HUF orders | - | T day, immediately after the payer's account is debited |
| Interbank | | |
| Instant HUF transfers (max. HUF 10 million) | The Bank's MNB account is credited, and GIRO notifies the Bank of this fact – 0-24 every day of the year | immediately after the GIRO notification is processed |
| Other HUF transfers via the GIRO Multiple Intraday Settlement Process (in 7 settlement cycles during the business hours of K&H Bank) | The Bank's MNB account is credited, and GIRO notifies the Bank of this fact – T day | T day , immediately after the GIRO notification is processed |
| VIBER transfers | The Bank's MNB account is credited, and the MNB notifies the Bank of this fact – T day | T day , immediately after the MNB notification is processed |



With regard to FX transfers October 15 2022 shall not be considered as value dates, and no quotation of special rates can be requested on these Saturday workdays. Orders submitted on workdays falling on a Saturday shall be classified as orders submitted on the first banking day thereafter, and will be performed accordingly.

Should you have any questions with regard to the above, do not hesitate to contact the K&H Corporate Customer Service at +36 1 468 7777 (e-mail: info.customerservice@kh.hu), the K&H Small Enterprise Company Line or the retail K&H TeleCenter at +36 1/20/30/70 335 3355 or visit our bank branches.

Budapest, September 13. 2022.