

## 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 October 15, 2016.**

### DOMESTIC HUF TRANSFER ORDERS (FROM HUF ACCOUNTS)

Type of orders and submission deadlines (hour, minute)	During the business hours of the bank branch		Electronic (e-bank, mobilbank, Electra, Swift)**	K&H TeleCenter / SME customer service	Received / Debited to the Client's account	Credited to the Beneficiary's account
	by „receiving mailbox”	hand over personally	24 hours every day			
Intrabank book transfers and transfers	15:00	15:00	18:00	17:00	October 15, 2016	October 15, 2016
one-off transfer via the GIRO Multiple Intraday Settlement Process	12:00	12:00*	12:30	12:30	October 15, 2016	October 15, 2016
transfer via the VIBER system of domestic payments	-	12:00	13:30	12:00	October 15, 2016	October 15, 2016
direct credit (intrabank and via the GIRO Multiple Intraday Settlement Process)	-		12:30	-	October 15, 2016	October 15, 2016

\* Submission deadlines of domestic HUF transfers initiated hand over personally by Private Banking customer: 12:30.

### AMOUNTS CREDITED - DOMESTIC HUF TRANSFER ORDERS

Type of amounts credited	Credited to the Bank's account	Credited to the Beneficiary's account
Transfers via the <b>GIRO Overnight</b> Settlement Process	The account of K&H Bank with the National Bank of Hungary is credited and K&H Bank is notified of that fact by GIRO – <b>T Day</b>	<b>T day</b> , immediately after processing the GIRO notification
Transfers via the <b>GIRO Multiple Intraday Settlements Process</b> (in 7 settlement cycles during the business hours of K&H Bank )		
Transfer via the <b>VIBER</b> system of domestic payments	Credited to the Bank's account held with the NBH, which notifies the Bank of this - <b>T day</b>	<b>T Day</b> , within 2 hours of the receipt of the notification of the NBH

**With regard to FX transfers October 15, 2016 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 7731 (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 2016

