

The cut off times for sending the payments instructions (credit transfer) to the Bank and the processing dates available for the legal entities

Cut off times

Source	DOMESTIC RON PAYMENTS				CROSS-BORDER RON PAYMENTS	FOREIGN CURRENCY PAYMENTS			FOREIGN EXCHANGE
	INTERBANK			INTRABANK		INTERBANK		INTRABANK	FX
	Same day settlement (T+0)		Next day settlement (T+1)			Urgent (minimum value date)**	Standard/diff than minimum value date		
	Low value	High value/ Urgent							
Paper based	12:30	14:00	15:30	15:30	13:00	14:30	16:00	16:00	15:30
Electronic applications: Business Mobile* BusinessNet*	14:30	15:15	17:00	20:00*	15:15	15:30	16:30	16:30	16:30
Electronic applications: MultiCash European Gate	14:30	15:15	17:00	20:00	15:15	15:30	16:30	16:30	16:30
MT101	14:30	14:30	16:00	16:00	15:15	15:30	16:30	16:30	16:30
Trading electronic platform	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16:30

The operating hours in which UniCredit Bank will process (through available channels), payments instructions during the same day (working bank day) are presented above. The payments orders/foreign exchange received after the cut of times mentioned will be processed in the next banking day.

*For payments in RON made with the "INSTANT" processing method, the mentioned cut-off time does not apply, they can be initiated 24/7. The Bank will immediately credit the beneficiary's account (if it is opened at the Bank) or the payment service provider's account with the beneficiary (if it is opened at other participant institution according with Instant payment scheme). The payment operations made with the "INSTANT" processing method on Saturdays, Sundays and national and / or legal holidays will have the Currency Date of the next Business Day and are executed and recorded in the account statement for this Day. Utility payments with the "INSTANT" processing method for the providers, who are partners of the Bank (who have an account opened at the Bank) cannot be received and executed on Saturdays, Sundays and national and / or legal holidays. ** The applicable Cut-off Time for **urgent payments** in **CHF** is set to **2h**, in **TRY** is set to **3h**, one day in **AUD** is set to **4h**, **BGN & PLN** is set to **1h** prior to the mentioned Cut-off time.



Value dates applicable to payments

Payment currency	Standard value date* (other than standard value dates for electronic payments to beneficiary accounts in Romania in the currencies of EU and EEA countries)	Minimum value date – non-standard (urgency payment)*	Standard value date for electronic payments to beneficiary accounts in Romania (country currencies UE și SEE)
RON	T+0	T+0	T+0
EUR	T+1 (Electronic order for beneficiary bank within EU and EE** and paper based order for beneficiary bank from RO)	T+0	T+1
	T+2 (Paper based order for beneficiary bank within EU and EEA**)	T+0	
	T+2 (Electronic/ paper based order for beneficiary bank outside EU and EEA**)	T+0	
BGN	T+2	T+0	T+1
CHF	T+2	T+0	T+1
GBP	T+2	T+0	-
HUF	T+2	T+0	T+1
PLN	T+2	T+0	T+1
TRY	T+2	T+0	-
USD	T+2	T+0	-
CAD	T+2	T+1	-
CZK	T+2	T+1***	T+1
DKK	T+2	T+1***	T+1
NOK	T+2	T+1***	T+1
SEK	T+2	T+1***	T+1
ZAR	T+2	T+1	-
AUD	T+2	T+1	-
JPY	T+3	T+1	-
CNY	T+3	T+3	-

*"T" signifies the banking day when the payment processing occurs.

Payments between customers of the bank will be processed with value date T+0.

** Countries in the EU and EEA (European Economic Area) are: Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, United Kingdom, Czech Republic, Romania, Slovakia, Slovenia, Spain, Sweden, the Netherlands, Hungary.

*** For urgent national payments in these currencies for beneficiaries from Romania no urgency fees will be applied.

