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Announcement

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 national holiday on **November 17, 2021**.

1. External transfers

EUR transfers within EEA:

- a) Transfers submitted on Tuesday, November 16, 2021:
 - Transfers submitted before cut-off time: debit date is November 16, 2021; value date (credit date) is November 18, 2021.
 - Transfers submitted after cut-off time: execution shall be started on November 18, 2021, debit date is November 18, 2021; value date (credit date) is November 19, 2021.
- b) There is no opportunity to submit payment orders with value date of November 17, 2021.

HUF transfers to Hungary:

- a) Transfers submitted on Tuesday, November 16, 2021:
 - 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 18, 2021; fulfillment on basis of the related list of conditions¹.
- b) There is no opportunity to submit payment orders with value date of November 17, 2021.

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

Items submitted after cut-off time on November 12, 2021 but before November 17, 2021 shall be processed on basis of related list of conditions¹, however the fulfillment time shall be prolonged with 1 day according that November 17, 2021 is not value date.

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

Submit date	Fulfillment date	
	T+1	T+2
November 12, 2021 after cut-off time	November 16, 2021	November 18, 2021
November 15, 2021 till cut-off time	November 16, 2021	November 18, 2021
November 15, 2021 after cut-off time	November 18, 2021	November 19, 2021
November 16, 2021 till cut-off time	November 18, 2021	November 19, 2021
November 16, 2021 after cut-off time	November 19, 2021	November 22, 2021

3. Credit of incoming transfers

Credit of transfers incoming on November 17, 2021 shall be fulfilled on November 18, 2021.

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“.