

## **DIFFERENT FULFILLMENT RULES OF PAYMENT ORDERS DUE TO NATIONAL HOLIDAYS IN 2026**

**Dear Customer!**

Hereinafter we inform You about differing fulfillment regarding payment orders submitted due to the public holidays **in year 2026**. Public holiday(s) together hereinafter referred to as "H day", which are listed in point 4. The H+1 working day means the first working day following the public holiday, the H-1 working day means the working day before the public holiday. In case of several consecutive, continuous holidays, the H+1 working day means the first working day following the last public holiday, and H-1 working day means the working day preceding the first public holiday.

### **1. External transfers**

#### **EUR transfers within EEA:**

- a) Transfers submitted on H-1 working day:
  - Transfers submitted before cut-off time: debit date is H+1 working day; value date (credit date) is H+1 working day.
  - Transfers submitted after cut-off time: execution shall be started on H+1 working day; debit date is H+2 working day, value date (credit date) is H+2 working day.
- b) There is no opportunity to submit payment orders with value date of H day.

#### **Domestic HUF transfers that not considered as instant payments:**

- a) Transfers submitted on H-1 working day:
  - Transfers submitted before cut-off time: it is to be executed on basis of the related list of conditions<sup>1</sup>.
  - Transfers submitted after cut-off time: its processing shall be started on H+1 working day; fulfillment on basis of the related list of conditions<sup>1</sup>.
- b) There is no opportunity to submit payment orders with value date of H day.

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

Items submitted after cut-off time on H-3 working day, but before H day shall be processed on basis of related list of conditions<sup>1</sup>, however the fulfillment time shall be prolonged with the H day(s).

- 2. In case of every internal transfer 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 conditions<sup>1</sup>, as follows:

Submit date	Fulfillment date	
	T+1	T+2
On H-3 working day after cut-off time	H-1 working day	H+1 working day
On H-2 working day till cut-off time	H-1 working day	H+1 working day
On H-2 working day after cut-off time	H+1 working day	H+2 working day
On H-1 working day till cut-off time	H+1 working day	H+2 working day
On H-1 working day after cut-off time	H+2 working day	H+3 working day

### **3. Credit of incoming transfers**

Credit of foreign currency transfers incoming on H day shall be fulfilled on H+1 working day.

<sup>1</sup> For private persons: „List of Conditions for private persons” or „List of Conditions of KDB Basic Account Package for private persons”; for corporates and other organizations: „List of Conditions for corporates and other organizations” or „List of Conditions of KDB Basic Account Package for corporates and other organizations”.



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# Announcement

## 4. Public holidays in 2026

<b>H day</b>	
1-2 January 2026	Thursday-Friday
3 April 2026	Friday
6 April 2026	Monday
1 May 2026	Friday
25 May 2026	Monday
20-21 August 2026	Thursday-Friday
23 October 2026	Friday
24-25 December 2026	Thursday-Friday

Thank You for Your understanding!

**KDB Bank Europe Ltd.**