Annex 1

Preferential Rate

Cut off Time	Limit	Confirmation Timer			
00:00 AM to 16:30 DM CET	> EUR 1.000 (eqv. in other currency)	> EUR 1.000 (eqv. in other currency)			
09:00 AM to 16:30 PM CET	< EUR 1.000 (eqv. in other currency)	N/A			
After 16:30 PM CET	N	/A			

Note: This payment can be executed only in Exchange Office widget and during bank official Working Day.

Normal Value Date – Cut off Time

Downsont	Turno	Cut off Time	Limits for CCY (eqv. in EUR)							Dracesing Date*	Credit Value Date		
Payment	Туре	Cut on Time	ALL**	USD	EUR	GBP	CHF	CAD	AUD	JPY	Processing Date*	Credit value Date	
Within the bank Different currency	Same	Working Hours	24/7					D	D				
	Non-Working hours	24/7							U				
	D:(()	Working Hours	No limit							D	D		
		Non-Working hours	< EUR 10.000			< EUR 2.000				D	D		
	currency		> EUR 10.000 > EUR 2.000				N/A	N/A					
	Same	Working Hours	24/7						D	D+2			
Outside the Bank Differe	currency	Non-Working hours	24/7						D	D+3			
	Different currency	Working Hours	24/7						24/7 D		D+2		
		Non-Working hours	< EUR 10.000			< EUR 2.000				D	D+3		
			> EUR 10.000				> EUR 2.000			-	N/A	N/A	

Note: Cut off = 09:00 AM -16.30 PM, after cut off=16:31 PM -08:59 AM, CET)

^{*}During the non-working hours/days, payment processing date of the system can be different from the calendar date.

^{**}For Domestic Payment in ALL please refer to the "Domestic Matric".

Urgent Value Date – Cut off Time

Payment	Туре	Cut off Time	Limits for CCY(eqv in EUR)								Processing	Credit Value Date
			ALL***	USD	EUR	GBP	CHF	CAD	AUD	JPY	Date**	Credit Value Date
Within the bank	Same	Working Hours	24/7									D
	currency	Non-Working hours			D	D						
	Different currency	Working Hours			D	D						
the bank		Non-Working hours		< EUR 10.000 < EUR 2.000								D
				> EUF	R 10.000			> EUR 2.000)		N/A	N/A
		Working Hours	< 30 mio	< 0.5 mio	< 0.5 mio	< 0.1 mio	< 0.1 mio	< 0.1 mio	D + 1	D+1	D	D*
			> 30 mio	> 0.5 mio	> 0.5 mio	> 0.1 mio	> 0.1 mio	> 0.1 mio	D + 1	D+1	D	as per Treasury confirmation
Outside	Same currency	Non-Working hours	N/A									
the Bank		Working Hours	< 30 mio	< 0.1 mio	< 0.2 mio	< 0.05 mio	< 0.02 mio	< 0.03 mio	D + 1	D+1	D	D*
			> 30 mio	> 0.1 mio	> 0.2 mio	> 0.05 mio	> 0.02 mio	> 0.03 mio	D + 1	D+1	D	as per Treasury confirmation
	Different currency	Non-Working hours	N/A									

^{*}as per Currency cut off time

^{**}During the non-working hours/days, payment processing date of the system can be different from the calendar date.

^{***}For Domestic Payment in ALL please refer to the "Domestic Matric".

Matric - for Domesti	c in ALL	Time	Processing Date*	Value Date (Crediting of Beneficiary's account)		
		00:00 AM to 13:00 PM	D	D		
	a) up to 1,500,000 ALL	13:00 PM to 17:00 PM	D	D+1		
		17:00 PM to 23:59 PM	D/D+1	D+1		
	b) >= 1,500,000 ALL	00:00 AM to 14:30 PM	D	D		
Domestic Payment - Working days		14:30PM to 17:00 PM	D	D+1		
		17:00 PM to 23:59 PM	D/D +1	D+1		
	c) over 30.000.000 ALL	00:00 AM to 14:30 PM	D			
		14:30 AM to 17:00 PM	U	As per treasury Confirmation		
		17:00 PM to 23:59 PM	D/D+1			
Domestic Payment -Not Working days	a) up to 1,500,000 ALL	00:00 PM to 23:59 PM	D/D+1	D/D+1		
	b) > = 1,500,000 ALL	00:00 PM to 23:59 PM	D/D+1	D/D+1		
	c) over 30.000.000 ALL	00:00 PM to 23:59 PM	D/D+1	As per treasury Confirmation		

^{*}During the non-working hours/days, payment processing date of the system can be different from the calendar date.