

Annex 1

Preferential Rate

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

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

Urgent Value Date – Cut off Time

Payment	Type	Cut off Time	Limits for CCY(eqv in EUR)								Processing Date**	Credit Value Date
			ALL***	USD	EUR	GBP	CHF	CAD	AUD	JPY		
Within the bank	Same currency	Working Hours	24/7								D	D
		Non-Working hours	24/7								D	D
	Different currency	Working Hours	No limit								D	D
		Non-Working hours	< EUR 10.000				< EUR 2.000				D	D
			> EUR 10.000				> EUR 2.000				N/A	N/A
Outside the Bank	Same currency	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
		Non-Working hours	N/A									
	Different currency	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
		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 Domestic in ALL		Time	Processing Date*	Value Date (Crediting of Beneficiary's account)
Domestic Payment - Working days	a) up to 1,500,000 ALL	00:00 AM to 13:00 PM	D	D
		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
		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	As per treasury Confirmation
		14:30 AM to 17:00 PM		
		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.