

Cutt-off times for execution of domestic and cross-border credit transfers by Unicredit Bulbank (from Monday to Friday)

(branches working in Saturday execute only internal bank payment orders)

In force since 01/02/2010

| Domestic payments: | | | | | |
|--------------------|-----------------|--|------------------|-----------------------------------|--|
| Channel | Payment system: | Term of payment order deposit / acceptance of payment orders | Execution date | Debit value (for payer's account) | Credit value (for beneficiary's account) |
| E-channel | BISERA/SEBRA: | till 14:00 | Same working day | Same working day | Same working day |
| | | from 14:00 to 19:00 *** | Same working day | Same working day | Next working day |
| | RINGS | till 15:00 | Same working day | Same working day | Same working day |
| | | after 15:00 | Next working day | Next working day | Next working day |
| | Bank internal | till 18:00 | Same working day | Same working day | Same working day |
| | | after 18:00*** | Next working day | Next working day | Next working day |
| Paper based | BISERA/SEBRA: | till 13:00 | Same working day | Same working day | Same working day |
| | | from 13:00 to 16:30 | Same working day | Same working day | Next working day |
| | | after 16:30 | Next working day | Next working day | Next working day |
| | RINGS | till 14:30 | Same working day | Same working day | Same working day |
| | Bank internal | till 18:00 | Same working day | Same working day | Same working day |
| | | after 18:00 | Next working day | Next working day | Next working day |

| Payment orders in foreign currency with TOM value for correspondin bank | | | | | |
|---|--|-------------------------------|------------------------|-----------------------------------|-----------------------------------|
| Channel | Payment system: | Term of payment order deposit | Execution date | Debit value (for payer's account) | Value date for corresponding bank |
| E-channel | SWIFT for corresponding domestic or foreign bank | Till 15:00 | Same working day (D) | Same working day (D) | Next working day (D+1) |
| | | after 15:00 *** | Next working day (D+1) | Next working day (D+1) | After next working day (D+2) |
| Paper based | SWIFT for corresponding domestic or foreign bank | till 14:30 | Same working day (D) | Same working day (D) | Next working day (D+1) |
| | | after 14:30 | Next working day (D+1) | Next working day (D+1) | After next working day (D+2) |

| Payment orders in foreign currency with SAME DAY value for corresponding bank**** | | | | | |
|---|---|-------------------------------|------------------------|---|--------------------------------------|
| Channel | Payment system: | Term of payment order deposit | Execution date | Debit value (for ordering's account) | Value date for corresponding bank |
| E-channel | SWIFT for corresponding domestic or foreign bank | till 15:00 | Same working day (D) | Same working day (D) | Same working day (D) |
| | | after 15:00 *** | Next working day (D+1) | Next working day (D+1) | Next working day (D+1) |
| | Bank internal | till 18:00 | Same working day (D) | Same working day (D) | |
| | | after 18:00 *** | Next working day (D+1) | Next working day (D+1) | |
| Paper based | SWIFT for corresponding domestic or foreign bank | до 14:30 часа | Same working day (D) | Same working day (D) | Same working day (D) |
| | | след 14:30 часа **** | Next working day (D+1) | Next working day (D+1) | Next working day (D+1) |
| | Bank internal | до 16:30 часа | Same working day (D) | Same working day (D) | |
| | | след 16:30 часа | Next working day (D+1) | Next working day (D+1) | |

Note: The defined "Value date for corresponding bank" for cross-border credit transfers is not guaranteed in case of payment charges is "OUR"

| Cutt-off times for execution of incoming credit transfers by Unicredit Bulbank (from Monday to Friday) <i>(branches working in Saturday execute only internal bank payment orders)</i> | | | |
|---|---|------------------|---|
| Incoming payments in domestic currency | | | |
| Payment system: | Cut-off time of payment order receiving | Execution date | Credit value (for beneficiary's account) |
| BISERA/SEBRA: | till 18:00 | Same working day | Same working day |
| RINGS | till 16:00 | Same working day | Same working day |
| Bank internal | till 18:00 | Same working day | Same working day |

| Incoming payments in foreign currency | | | |
|---|---|--|---|
| Payment system: | Cut-off time of payment order receiving | Execution date | Credit value (for beneficiary's account) |
| SWIFT for corresponding domestic or foreign bank | till 17:00 on the day of bank value | On the day of receiving of the amount on the bank account | Value date of crediting bank account (D+0) |

| | | | |
|---|--|---|---|
| SWIFT for corresponding domestic or foreign bank | after 17:00 on the day of bank value | On the next day of receiving of the amount on the bank account | Value date of crediting bank account (D+0) |
|---|--|---|---|