



Dear Customers,

With regard to forthcoming Christmas and New Year holidays in accordance with year-end closing procedures and the requirements of the Ministry of Finance and BNB, the following limitations in servicing customer operations shall be in force from 17.12.2021 – 31.12.2021.  
The orders deposited after the end hours specified below shall be executed on the first working day of 2022.

On 31.12.2021 bank locations shall work with customers until 13:00 pm.

DEADLINE FOR ACCEPTING CUSTOMER ORDERS		
Order types	End Date	End Hour
Cash transactions, sale and purchase of foreign currency, intrabank transactions in BGN and foreign currency	31.12.2021	13:00
<b>Local payment orders</b>		
<b>Paper orders</b>		
Intrabank transactions	31.12.2021	13:00
Acceptance of written payment orders, including cash transfers (interbank transactions BISERA/RINGS)	31.12.2021	13:00
Repayment of amounts under credit cards	31.12.2021	
Mass payment file by email	31.12.2021	13:15
<b>Online banking</b>		
BISERA	31.12.2021	13:30
RINGS	31.12.2021	14:15
Intrabank transactions	31.12.2021	15:30
<b>International payment orders</b>		
<b>Paper orders</b>		
Payment orders of foreign currency transfers SAME credit value date	31.12.2021	12:30
Payment orders of foreign currency transfers TOM credit value date	31.12.2021	13:00
<b>Online banking</b>		
Payment orders of foreign currency transfers SAME credit value date	31.12.2021	12:30
Payment orders of foreign currency transfers TOM credit value date	31.12.2021	15:00
Incoming foreign currency transfers with a matured payment value date	31.12.2021	15:00
<b>Trade finance transactions for Bulgaria and abroad</b>		
Applications for issuing bank guarantees and letters of credit in BGN with beneficiaries in Bulgaria	17.12.2021	12:00
Applications for issuing letters of credit and bank guarantees intended for abroad, export documentary collection	17.12.2021	10:00
Applications for issuing bank guarantees and letters of credit in foreign currency with beneficiaries in Bulgaria	17.12.2021	12:00
<b>* After the stated dates applications shall be accepted for processing till the end of 2021 if feasible for the Bank and with urgent processing fee applied</b>		
<b>Securities transactions and foreign exchange transactions</b>		
<b>Orders (Bank locations)</b>		
Orders of securities transactions	31.12.2021	13:00
Foreign exchange application	31.12.2021	13:00
<b>Online banking</b>		
Orders of securities transactions	31.12.2021	13:00
Foreign exchange application	31.12.2021	15:30
<b>Transfers and operations under budget organisation accounts</b>		
Orders to be executed in SEBRA	29.12.2021	13:00
Initiation of direct debit from budget organisation accounts	29.12.2021	16:30
Intrabank and outgoing transfers to budget organisation accounts		
- on paper		
- intrabank	31.12.2021	13:00
- interbank	31.12.2021	13:00
Mass payment file by email	31.12.2021	13:15
- by an e-channel		
- BISERA	31.12.2021	13:30
- RINGS	31.12.2021	14:15
- intrabank	31.12.2021	15:30
<b>Loan Orders</b>		
Orders for loan and collateral registration/ correction	31.12.2021	10:00
Utilisation and payment orders	31.12.2021	12:00
Utilisation orders for consumer loans at UniCredit Consumer Financing	31.12.2021	13:00
Orders of repayment and orders for loan correction for consumer loans at UniCredit Consumer Financing	31.12.2021	13:00
Transfers (loan refinancing) to other banks	31.12.2021	

\* Only on-duty locations will work during the holidays 24-28.12.2021 and 02-03.01.2022

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\*\*Foreign currency sale and purchase transactions with outgoing transfers to other banks in Bulgaria and abroad shall be conducted in accordance with the announced hours concerning local and international payments