

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 19.12.2019 – 31.12.2019.

The orders deposited after the end hours specified below shall be executed on the first working day of 2020.

On **31.12.2019** 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	31.12.2019 г.	13:00
Local payment orders		
Paper orders		
intrabank transactions	31.12.2019 г.	13:00
acceptance of written payment orders, including cash transfers	31.12.2019 г.	13:00
repayment of amounts under credit cards	31.12.2019 г.	
Online banking		
BISERA	31.12.2019 г.	13:30
RINGS	31.12.2019 г.	14:15
intrabank transactions	31.12.2019 г.	15:30
International payment orders		
Paper orders		
Payment orders of foreign currency transfers SAME credit value date	31.12.2019 г.	12:30
Payment orders of foreign currency transfers TOM credit value date	31.12.2019 г.	13:00
Online banking		
Payment orders of foreign currency transfers SAME credit value date	31.12.2019 г.	12:30
Payment orders of foreign currency transfers TOM credit value date	31.12.2019 г.	15:00
Incoming foreign currency transfers with a matured payment value date	31.12.2019 г.	15:00
Trade finance transactions for Bulgaria and abroad		
Applications for issuing bank guarantees and letters of credit in BGN with beneficiaries in Bulgaria	19.12.2019 г.	12:00
Applications for issuing letters of credit and bank guarantees intended for abroad, export documentary collection	19.12.2019 г.	10:00
Applications for issuing bank guarantees and letters of credit in foreign currency with beneficiaries in Bulgaria	19.12.2019 г.	12:00
Securities transactions and foreign exchange transactions		
Orders of securities transactions	31.12.2019 г.	13:00
Paper orders		
Foreign exchange application	31.12.2019 г.	13:00
Online banking		
Foreign exchange application	31.12.2019 г.	15:30
Transfers and operations under budget organisation accounts		
orders to be executed in SEBRA	27.12.2019 г.	12:00
Initiation of direct debit from budget organisation accounts	27.12.2019 г.	16:30
Intrabank and outgoing transfers to budget organisation accounts		
- on paper	31.12.2019 г.	13:00
- by an e-channel	31.12.2019 г.	13:00
- BISERA	31.12.2019 г.	13:30
- RINGS	31.12.2019 г.	14:15
- intrabank	31.12.2019 г.	15:30

* On-duty locations during the holidays 24-26.12.2019 are listed [below](#)

**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