



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 18.12.2020 – 31.12.2020. The orders deposited after the end hours specified below shall be executed on the first working day of 2021.

On 31.12.2020 bank locations shall work with customers until 13:00 pm.

<b>DEADLINE FOR ACCEPTING CUSTOMER ORDERS</b>		
<i>Order types</i>	<i>End Date</i>	<i>End Hour</i>
Cash transactions, sale and purchase of foreign currency, intrabank transactions in BGN and foreign currency	31.12.2020 r.	13:00
<b>Local payment orders</b>		
<b>Paper orders</b>		
intrabank transactions	31.12.2020 r.	13:00
acceptance of written payment orders, including cash transfers	31.12.2020 r.	13:00
repayment of amounts under credit cards	31.12.2020 r.	
<b>Online banking</b>		
BISERA	31.12.2020 r.	13:30
RINGS	31.12.2020 r.	14:15
intrabank transactions	31.12.2020 r.	15:30
<b>International payment orders</b>		
<b>Paper orders</b>		
Payment orders of foreign currency transfers SAME credit value date	31.12.2020 r.	12:30
Payment orders of foreign currency transfers TOM credit value date	31.12.2020 r.	13:00
<b>Online banking</b>		
Payment orders of foreign currency transfers SAME credit value date	31.12.2020 r.	12:30
Payment orders of foreign currency transfers TOM credit value date	31.12.2020 r.	15:00
Incoming foreign currency transfers with a matured payment value date	31.12.2020 r.	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	18.12.2020 r.	12:00
Applications for issuing letters of credit and bank guarantees intended for abroad, export documentary collection	18.12.2020 r.	10:00
Applications for issuing bank guarantees and letters of credit in foreign currency with beneficiaries in Bulgaria	18.12.2020 r.	12:00
<b>* After the stated dates applications shall be accepted for processing till the end of 2020 if feasible for the Bank and with urgent processing fee applied</b>		
<b>Securities transactions and foreign exchange transactions</b>		
Orders of securities transactions	31.12.2020 r.	13:00
<b>Paper orders</b>		
Foreign exchange application	31.12.2020 r.	13:00
<b>Online banking</b>		
Foreign exchange application	31.12.2020 r.	15:30
<b>Transfers and operations under budget organisation accounts</b>		
orders to be executed in SEBRA	29.12.2020 r.	13:00
Initiation of direct debit from budget organisation accounts	29.12.2020 r.	16:30
Intrabank and outgoing transfers to budget organisation accounts		
- on paper	31.12.2020 r.	13:00
- by an e-channel		
- BISERA	31.12.2020 r.	13:30
- RINGS	31.12.2020 r.	14:15
- intrabank	31.12.2020 r.	15:30
<b>Loan Orders</b>		
orders for loan and collateral correction	31.12.2020 r.	10:00
utilisation and payment orders	31.12.2020 r.	12:00
utilisation orders for consumer loans at UniCredit Consumer Financing	31.12.2020 r.	13:00
Transfers (loan refinancing) to other banks	31.12.2020 r.	13:00

\* On-duty locations during the holidays 24-28.12.2020 are listed in our

\*\*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