



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 19.12.2024 – 31.12.2024. The orders deposited after the end hours specified below shall be executed on the first working day of 2025.

On 31.12.2024 bank locations shall work with customers until 13:00 pm.

DEADLINE FOR ACCEPTING CUSTOMER ORDERS		
Order types	End Date	End Hour
Local payment orders		
Paper orders		
intrabank transactions	31.12.2024	13:00
acceptance of written payment orders, including cash transfers (interbank transactions BISERA/RINGS)	31.12.2024	13:00
repayment of amounts under credit cards	31.12.2024	15:00
mass payment file by email	31.12.2024	13:00
Online banking		
BISERA	31.12.2024	19:00
RINGS	31.12.2024	14:30
intrabank transactions	31.12.2024	19:00
Instant payments	31.12.2024	19:00
International payment orders		
Paper orders		
Payment orders of foreign currency transfers SAME credit value date	31.12.2024	12:30
Payment orders of foreign currency transfers TOM credit value date	31.12.2024	13:00
Online banking		
Payment orders of foreign currency transfers SAME credit value date	31.12.2024	12:30
Payment orders of foreign currency transfers TOM credit value date	31.12.2024	15:00
Incoming foreign currency transfers with a matured payment value date	31.12.2024	15:00
Trade finance transactions for Bulgaria and abroad - paper orders and online banking		
Applications for issuing bank guarantees and letters of credit in BGN with beneficiaries in Bulgaria	19.12.2024	12:00
Applications for issuing letters of credit and bank guarantees intended for abroad, export documentary collection	19.12.2024	12:00
* 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		
Securities transactions and foreign exchange transactions		
Orders (Bank locations)		
Orders of securities transactions	31.12.2024	12:00
Foreign exchange application	31.12.2024	13:00
Online banking		
Orders of securities transactions	31.12.2024	12:00
Foreign exchange application	31.12.2024	15:30
Transfers and operations under budget organisation accounts		
Initiation of direct debit from budget organisation accounts	30.12.2024	16:30
Intrabank and outgoing transfers to budget organisation accounts		
- on paper		
- intrabank and interbank	31.12.2024	13:00
- by an e-channel		
- BISERA	31.12.2024	19:00
- RINGS	31.12.2024	14:30
- intrabank	31.12.2024	19:00
- instant payments	31.12.2024	19:00
mass payment file by email	31.12.2024	13:00
orders to be executed in SEBRA	30.12.2024	13:00
Loan Orders		
orders for loan and collateral registration/ correction	31.12.2024	10:00
utilisation and payment orders	31.12.2024	12:00
utilisation orders for consumer loans at UniCredit Consumer Financing	31.12.2024	12:30
orders of repayment and orders for loan correction for consumer loans at UniCredit Consumer Financing	31.12.2024	12:30
Transfers (loan refinancing) to other banks	31.12.2024	13:00

* Only on-duty locations will work during the holidays 24-26.12.2024

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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

***Payments favour budget organisations on POS are acceptable on 30.12.and 31.12.2024 but the income will enter the accounts in 2025, by 07.01.2025.

****Instant Payments, as well as Intrabank and BISERA Payments, will be stopped on 31.12.2024 at 19:00 and again available on 01.01.2025.