

Dear Clients,

In connection with the upcoming Christmas and New Year holidays, and in implementation of the year-end closing procedures in accordance with the requirements of the Ministry of Finance and the Bulgarian National Bank, the following restrictions on the processing of client transactions shall apply during the period 17.12.2025 – 30.12.2025. Any payment instructions submitted after the cut-off times set out below will be processed on the first working day of 2026.

On 30.12.2025 the Bank’s locations will serve clients until 13:00.

CUT-OFF TIME FOR THE ACCEPTANCE OF CLIENT INSTRUCTIONS		
Types of Instructions	Final Date for Submission by the Client	Cut-Off Time for Submission by the Client
Instructions for Domestic Payments		
Paper-based Instructions		
Intra-bank transfers	30.12.2025	13:00
Interbank transfers via BISERA / RINGS	30.12.2025	13:00
Repayment of credit card liabilities	30.12.2025	15:00
Electronic Banking		
To BISERA	30.12.2025	14:00
To RINGS	30.12.2025	14:00
Intra-bank transfers	30.12.2025	19:00
Instant payments	30.12.2025	14:00
Instructions for International Payments		
Paper-based Instructions		
Payment orders for foreign currency transfers with SAME-day value date	30.12.2025	12:30
Payment orders for foreign currency transfers with TOM (next business day) value date	30.12.2025	12:30
Electronic Banking		
Payment orders for foreign currency transfers with SAME-day value date	30.12.2025	14:00
Payment orders for foreign currency transfers with TOM (next business day) value date	30.12.2025	14:00
Incoming foreign currency transfers with an effective value date for payment	30.12.2025	15:00
Trade finance transactions for domestic and international operations – paper-based and via electronic banking		
Instructions for the issuance of bank guarantees and letters of credit in Bulgarian leva and foreign currency with beneficiaries in Bulgaria	17.12.2025	14:00
Instructions for the issuance of letters of credit and bank guarantees abroad; export collections	17.12.2025	14:00
* After these dates, instructions submitted until the end of the year may be accepted only subject to availability and will be subject to an urgency fee		
Securities Transactions		
Branch-based Instructions		
Orders for securities transactions	30.12.2025	11:00
Electronic Banking		
Orders for securities transactions	30.12.2025	11:00
Foreign Exchange Purchase and Sale Transactions		
Paper-based Instructions Submitted at a Branch		
Instructions for the purchase and sale of foreign currency	30.12.2025	13:00
Electronic Banking		
Instructions for the purchase and sale of foreign currency	30.12.2025	14:00
Transfers and transactions on the accounts of budgetary organisations		
Initiation of direct debit requests from the accounts of budgetary organisations	29.12.2025	16:00
Intra-bank and outgoing transfers to the accounts of budgetary organisations:		
Paper-based		
- Intra-bank and interbank transfers	30.12.2025	13:00
Via electronic channels		
- BISERA	30.12.2025	14:00
- RINGS	30.12.2025	14:00
- Intra-bank transfers	30.12.2025	14:00
- Instant payments	30.12.2025	14:00
Instructions for execution via SEBRA	23.12.2025	16:00
Credit-related Instructions		
Instructions for the registration / amendment of loans and collateral	29.12.2025	13:00
Instructions for disbursements and repayments	30.12.2025	12:00
Instructions for the disbursement of consumer loans with UniCredit Consumer Financing	30.12.2025	12:30
Instructions for the repayment and amendment of loans with UniCredit Consumer Financing	30.12.2025	12:30
Transfers (loan refinancing) to other banks	30.12.2025	13:00

During the holiday period from 24 to 26 December 2025, only the on-duty locations within the Bank’s branch network will be operational [=> click here](#)