



Dear Madam / Sir,

We would like to kindly inform you, that our Bank (BNP Paribas, Hungary Branch) will hold a **bank holiday on Thursday, 15th July 2010** because of a technical migration. You can find the information in connection with the related deadlines as follows:

• **Incoming HUF and foreign currency transfer orders:**

Our Bank will perform the incoming payments which are receiving through Giro and Viber on 15th July, 2010, on 16th July. The incoming payments in foreign currency which we are receive on 15th July, 2010 our Bank will be performed on 16th July, 2010 based on the general execution rules. In case of the transactions with conversion we will use the exchange rate quoted on 16th July, 2010.

• **Outgoing HUF and foreign currency transfer orders:**

The outgoing payment orders both in HUF and Foreign currencies which we are receive with the 15th July, 2010 or with a value date of 15th July, 2010, will be performed on 16th July, 2010.

	Deadline of payment orders with execution on T day (in case of electronic orders)*	Debit date of Account Holder's account	Nostro account of the beneficiary's bank is credited
Outgoing EUR payments without conversion	13, July 2010, 2 p.m. 14, July 2010, 2 p.m.	13, July 2010 14, July 2010	14, July 2010 16, July 2010
Outgoing foreign currency (except EUR) payments without conversion	13, July 2010, 11 a.m. 14, July 2010, 11 a.m.	13, July 2010 14, July 2010	16, July 2010 16, July 2010
Outgoing foreign currency payments with conversion	13, July 2010, 9.30 a.m. 14, July 2010, 9.30 a.m.	13, July 2010 14, July 2010	16, July 2010 16, July 2010

\* In case of paper based orders, the deadline of payment orders submitted with execution on T day is 09.30 a.m.

	Deadline of payment orders submitted with execution of T day (in case of electronic orders)*	Debit date of Account Holder's account	Nostro account of the beneficiary's bank is credited
EGT Payments within BNP Paribas, Hungary Branch / without conversion	14, July 2010, 12 p.m.	14, July 2010	14, July 2010
Payments within BNP Paribas, Hungary Branch / without conversion	13, July 2010, 12 p.m. 14, July 2010, 12 p.m.	13, July 2010 14, July 2010	16, July 2010 16, July 2010
Payments within BNP Paribas, Hungary Branch / with conversion	13, July 2010, 9.30 a.m. 14, July 2010, 9.30 a.m.	13, July 2010 14, July 2010	16, July 2010 16, July 2010

\* In case of paper based orders, the deadline of payment orders submitted with execution on T day is 09.30 a.m.

• **Collection Orders:**

We kindly ask you not to send collection order to our Bank with a value date of 15th July, 2010. The incoming collection orders which we receive on 15th July, 2010, will be performed on 16th July, 2010 based on the general execution rules of collection orders. The orders submitted not in line of such rules, will be rejected.

• **Cash desk transactions:**

On 15th July 2010 our Teller desk will be closed. On this day there is no possibility to make cash desk transactions at the Volksbank branches either.

• **Authorisation of bank card purchases and cash withdrawals:**

Bank card transactions on **15 July 2010** will be authorised based on the **closing balances as of 14 July, 2010**. New balance will be sent only on the 16th July, 2010.

Please make it sure that there are sufficient funds available on your bank card account to cover your bank card purchases and cash withdrawals. Please note that throughout the bank holiday, you can block your bank card blocked by calling the 24-hour **BNP Paribas Call Center (+36 1 577 17 51)**, should be necessary.

Should you have questions concerning the above issues please contact your Account Manager or our Customer Service (374-6333) who will be pleased to assist you.

Yours faithfully,

BNP PARIBAS, Hungary Branch