

INFORMATION ON THE REGIME OF PROCESSING PAYMENT ORDERS, ADMINISTERING MUTUAL FUNDS AND THE OPERATION OF THE BANK'S BRANCHES AT THE END OF THE YEAR 2018

I. NON-CASH PAYMENTS

Outgoing payments will be processed and deducted from your account according to their maturity by the end of year 2018 provided the payment instructions are received by the bank within following deadlines:

FORM OF SUBMISSION	DOMESTIC PAYMENT INSTRUCTIONS	FOREIGN PAYMENT INSTRUCTIONS
Paper and faxed payment standard instructions – out of bank (all branches)	28. 12. 2018 to the end of opening hours	
Paper and faxed payment express instructions – out of bank	31. 12. 2018 to 10:00 am	---
Paper and faxed payment instructions – intra-bank	31. 12. 2018 to 12:00 pm	
Online Banking, BusinessNet, Business Linka, Telebanking, Smart Banking	31. 12. 2018 standard payments to 8:00 pm express payments to 1:30 pm	31. 12. 2018 standard payments to 3:00 pm express EUR payments to 1:00 pm
MultiCash, Eltrans, EuropeanGate	31. 12. 2018 standard payments to 6:00 pm express payments to 1:00 pm	31. 12. 2018 standard payments to 3:00 pm express EUR payments to 1:00 pm
Incoming payments	31. 12. 2018 from another bank to 5:30 pm within the bank to 8:00 pm	31. 12. 2018* from another bank to 1:30 pm (CZK) from another bank to 4:00 pm (EUR, USD) from another bank to 12:00 pm (other currencies) within the bank to 3:00 pm

*For a foreign payment to be credited in 2018, the bank needs to receive the respective incoming payment, where payment currency is EEA before 31. 12. 2018 by 12:00 pm, for CZK by 1:30 pm, for EUR by 4:00 pm, incoming payment, where payment currency is not EEA before 28. 12. 2018, by 12:00 pm, for USD by 4:00 pm.

Payment instructions accepted after the above deadlines will be processed under standard conditions starting from 2 January 2019.

II. OPENING HOURS OF BRANCHES

UniCredit Bank and UniCredit Bank Expres branches, except the branches with special opening hours, will be open by 1:00 pm on 31. 12. 2018.

The branch FLORA (Praha) with special opening hours will have set in days 24. – 26. 12. 2018 and 29. 12. 2018 – 1. 1. 2019 opening hours for clients as follows:

OPENING HOURS:	BRANCH FLORA (PRAHA)
24. 12. 2018	closed
25. 12. 2018	closed
26. 12. 2018	closed
29. 12. 2018	10:00 am – 8:00 pm
30. 12. 2018	10:00 am – 8:00 pm
31. 12. 2018	9:00 am – 2:00 pm
1. 1. 2019	closed

For the rest of the days standard opening hours including Saturday and Sunday will be valid for branch with special opening hours.

Requests for termination of accounts will be accepted by our branches until 21. 12. 2018 for individuals, until 27. 12. 2018 for entrepreneurs and firms with termination dates no later than 28. 12. 2018. Beyond this acceptance date, accounts will be terminated with the 2019 dates.

Call center operates without restriction, only 24. 12. 2018 from 6:00 pm to 10:00 pm will be reduced services for blocking cards and payment instruments.

III. CASH OPERATIONS

CASH PROCESSING FORM	CUT-OFF TIMES FOR PROCESSING A PAYMENT
Cash deposit/withdrawal at branch counters*	31. 12. 2018 to 1:00 pm
Deposit made through a day or night deposit box	31. 12. 2018 to 1:00 pm
Online deposit made through a UCB CZ ATM**	31. 12. 2018 to 6:00 pm
Cash delivery for later processing	31. 12. 2018 to 10:00 am
Deposit made to a credit card	31. 12. 2018 to 1:00 pm

*Cash deposit/withdrawal at branch when is opened on 29. 12. and 30. 12. 2018 will be processed on 31. 12. 2018.

**Deposits through ATMs UCB CZ will be available from 1. 1. 2019 at 1:00 am.

IV. MUTUAL FUNDS ADMINISTRATION

CZECH FAMILY OF FUNDS OF AMUNDI CR (INCL. RYTMUS)

Investments into mutual funds

Crediting financial means to the Fund's account (for the first and subsequent investment)	17. 12. 2018 to 5:00 pm
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Switch of units

Acceptance of the properly filled in and signed Application for a switch delivered to Amundi Company	17. 12. 2018 to 5:00 pm
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Redemption of units

Acceptance of the properly filled in and signed Application for the redemption (in case the redemption is made cash or in favour of the account maintained with UniCredit Bank) delivered to Amundi Company	17. 12. 2018 to 5:00 pm
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Acceptance of the properly filled in and signed Application for the redemption (in case of the redemption in favour of the account maintained with other financial institution in the Czech Republic) delivered to Amundi Company	17. 12. 2018 to 5:00 pm
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LUXEMBOURG FUNDS: AMUNDI FUNDS II, AMUNDI S.F., AMUNDI FUND SOLUTIONS AND MYNEXT (INCL. RYTMUS AND U INVEST PLUS)

Investments into mutual funds

Crediting financial means to the Fund's account (for the first and subsequent investment)	14. 12. 2018 to 5:00 pm
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Switch of units

Acceptance of the properly filled in and signed Application for a switch delivered to Amundi Company	14. 12. 2018 to 10:00 am
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Redemption of units

Acceptance of the properly filled in and signed Application for the redemption including required addenda (in case of the redemption in favour of the account maintained with UniCredit Bank) delivered to Amundi Company	14. 12. 2018 to 10:00 am
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Acceptance of the properly filled in and signed Application for the redemption including required addenda (in case of the redemption in favour of an account maintained with another financial institution) delivered to Amundi Company	14. 12. 2018 to 10:00 am
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RENTIER INVEST (RI) + ZLATÁ RYBKA + U INVEST

Investments into the Programme

Crediting financial means to the account for subsequent investment	12. 12. 2018 to 2:00 pm
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Redemption of units

Acceptance of the properly filled in and signed Application for the redemption including required addenda (in case of redemption in favour of the account maintained with UniCredit Bank) delivered to Amundi Company	12. 12. 2018 to 2:00 pm
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Acceptance of the properly filled in and signed Application for the redemption including required addenda (in case of redemption in favour of the account maintained with another financial institution) delivered to Amundi Company	12. 12. 2018 to 2:00 pm
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