

INFORMATION ABOUT PROCESSING PAYMENT ORDERS, ADMINISTERING MUTUAL FUNDS AND OPERATION OF THE BANK'S BRANCHES AT THE END OF THE YEAR 2019

I. NON-CASH PAYMENTS

Outgoing payments will be processed and deducted from your account according to their maturity by the end of year 2019 provided that payment instructions are received by the bank by following deadlines:

FORM OF SUBMISSION	DOMESTIC PAYMENT INSTRUCTIONS	FOREIGN PAYMENT INSTRUCTIONS
Paper and faxed standard payment instructions – out of bank (all branches)	30. 12. 2019 to the end of opening hours	
Paper and faxed express payment instructions – out of bank	31. 12. 2019 to 10:00 am	---
Paper and faxed payment instructions – intra-bank	31. 12. 2019 to 12:00 pm	
Online Banking, BusinessNet Professional, Business Linka, Telebanking, Smart Banking	31. 12. 2019 standard payments to 8:00 pm express payments to 1:30 pm	31. 12. 2019 standard payments to 3:00 pm express EUR payments to 1:00 pm
MultiCash, Eltrans, EuropeanGate	31. 12. 2019 standard payments to 6:00 pm express payments to 1:00 pm	31. 12. 2019 standard payments to 3:00 pm express EUR payments to 1:00 pm
Incoming payments	31. 12. 2019 from another bank to 5:30 pm within the bank to 8:00 pm	31. 12. 2019* from another bank to 3:00 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

*To credit a foreign payment in 2019, the bank needs to receive the incoming payment by the following deadlines: 31 December 2019 at 12:00 pm for EEA payment currency, 1:30 pm for CZK, 4:00 pm for EUR. For non-EEA payment currency by 28 December 2019 at 12:00 pm, USD at 4:00 pm.

Payment instructions accepted after the above deadlines will be processed under the standard conditions starting on 2 January 2020.

II. BRANCH OPENING HOURS

UniCredit Bank and UniCredit Bank Express branches will be open to 1:00 pm on 31. 12. 2019.

Branches with special opening hours for clients will be open from 24. 12. 2019 to 01. 01. 2020 as follows:

OPENING HOURS	BRANCH FLORA (PRAHA)
24. 12. 2019	closed
25. 12. 2019	closed
26. 12. 2019	closed
27. 12. 2019	08:30 am – 08:00 pm*
28. 12. 2019	10:00 am – 08:00 pm*
29. 12. 2019	10:00 am – 08:00 pm*
30. 12. 2019	08:30 am – 08:00 pm*
31. 12. 2019	09:00 am – 01:00 pm
1. 1. 2019	closed

*Standard opening hours

Requests to close of accounts will be accepted by our branches until 20 December 2019 for individuals and until 23 December 2019 for entrepreneurs and companies with closing dates no later than 31 December 2019. Beyond this acceptance date, accounts will be closed with a 2020 date.

The Call Centre will be open without restriction, except on 24 December 2019 from 06:00 pm to 10:00 pm with 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. 2019 to 01:00 pm
Deposit made through a day or night deposit box	31. 12. 2019 to 01:00 pm
Online deposit made through a UCB CZ ATM**	31. 12. 2019 to 06:00 pm
Cash delivery for later processing	31. 12. 2019 to 10:00 am
Deposit made on a credit card	31. 12. 2019 to 01:00 pm

*Cash deposit/withdrawal at branches open on 28 December and 29 December 2019 will be processed on 30 December 2019.

**Deposits through ATMs UCB CZ will be available from 1 January 2020 at 01:00 am.

IV. MUTUAL FUNDS ADMINISTRATION

CZECH FAMILY OF FUNDS OF AMUNDI CR (INCL. RYTMUS PROGRAMME)	SIGNED THROUGH AMUNDI
Investments in mutual funds	
Crediting finances to the Fund's account (for the first and subsequent investment)	16. 12. 2019 to 05:00 pm
Switching units	
Accepting a properly filled in and signed Application Request to switch units delivered to Amundi	16. 12. 2019 to 05:00 pm
Redeeming units	
Accepting a properly filled in and signed Application Request for redemption, (for redemption to an account maintained at UniCredit Bank), delivered to Amundi	16. 12. 2019 to 05:00 pm
Accepting a properly filled in and signed Application Request for redemption, (for redemption to an account maintained at other financial institution in the Czech Republic), delivered to Amundi	16. 12. 2019 to 05:00 pm

LUXEMBOURG FUNDS: AMUNDI FUNDS, AMUNDI S.F., AMUNDI FUND SOLUTIONS, CPR INVEST, FIRST EAGLE AMUNDI AND AMUNDI UNICREDIT PREMIUM PORTFOLIO (INCL. RYTMUS AND U INVEST PLUS PROGRAMME)	SIGNED THROUGH AMUNDI
Investments in mutual funds	
Crediting finances to the Fund's account (for the first and subsequent investment)	13. 12. 2019 to 05:00 pm
Switching units	
Accepting a properly filled in and signed Application Request to switch units delivered to Amundi	13. 12. 2019 to 10:00 am
Redeeming units	
Accepting a properly filled in and signed Application Request for redemption, including required attachments (for redemption to an account maintained at UniCredit Bank), delivered to Amundi	13. 12. 2019 to 10:00 am
Accepting a properly filled in and signed Application Request for redemption, including required attachments (for redemption to an account maintained at another financial institution), delivered to Amundi	13. 12. 2019 to 10:00 am

RENTIER INVEST (RI) + ZLATÁ RYBKA + U INVEST	SIGNED THROUGH AMUNDI
Investments in the Programme	
Crediting finances to the account for subsequent investment	13. 12. 2019 to 02:00 pm
Redeeming units	
Accepting a properly filled in and signed Application Request for redemption, including required attachments (for redemption to an account maintained at UniCredit Bank), delivered to Amundi	13. 12. 2019 to 02:00 pm
Accepting a properly filled in and signed Application Request for redemption, including required attachments (for redemption to an account maintained at another financial institution), delivered to Amundi	13. 12. 2019 to 02:00 pm

CZECH FAMILY OF FUNDS OF AMUNDI CR (INCL. RYTMUS PROGRAMME)	SIGNED THROUGH UNICREDIT BANK
Investments into mutual funds	
Establishing a buy order (for first and subsequent investment). Setting up a regular investment plan with the first payment date on the 20th day of the month	20. 12. 2019 to 10:00 am
Switching units	
Establishing a switch order	20. 12. 2019 to 10:00 am
Redeeming units	
Establishing a redemption order	20. 12. 2019 to 10:00 am

LUXEMBOURG FUNDS: AMUNDI FUNDS, AMUNDI S.F., AMUNDI FUND SOLUTIONS, CPR INVEST, FIRST EAGLE AMUNDI AND AMUNDI UNICREDIT PREMIUM PORTFOLIO (INCL. RYTMUS AND U INVEST PLUS PROGRAMME)	SIGNED THROUGH UNICREDIT BANK
Investments into mutual funds	
Establishing a buy order (for first and subsequent investment). Setting up a regular investment plan with the first payment date on the 20th day of the month	20. 12. 2019 to 10:00 am
Switching units	
Establishing a switch order	20. 12. 2019 to 10:00 am
Redeeming units	
Establishing a redemption order	20. 12. 2019 to 10:00 am