

Acceptance program and maximum period of exclusion

	COUNTER / OTPdirekt - CONTACT CENTER		OTPdirekt - INTERNET-BANKING	
FOREIGN CURRENCY INTRA-BANK PAYMENTS	CUT-OFF TIME	MAXIMUM PERIOD OF EXECUTION	CUT-OFF TIME	MAXIMUM PERIOD OF EXECUTION
URGENT (CURRENCY DATE 'TODAY'=SAME DAY)	09:00 - 14:30 (for EUR, USD, GBP, HUF, RON, OTP EXPRESS)	by the end of the next bank working day (SWIFT)	09:00 - 14:30 (for EUR, USD, GBP, HUF, RON, OTP EXPRESS) 09:00 - 12:15 (for CHF, NOK, SEK, CAD, AUD, DKK)	by the end of the next working bank day (SWIFT)
SPOT (CURRENCY DATE = NEXT DAY)	09:00 - 16:00*	3 bank working days (SWIFT)	09:00 - 16:45	3 bank working days (SWIFT)
FOREIGN CURRENCY INTRA-BANK PAYMENTS	09:00 - 17:00	09:00 - 17:00 (current bank working day)	09:00 - 20:00**	09:00 - 20:00** (current bank working day)
	SWIFT			
	CUT-OFF TIME	MAXIMUM PERIOD OF EXECUTION		
INCOMING PAYMENTS IN FOREIGN CURRENCY	09:00 - 17:00	by the end of the next bank working day, respecting the initial currency date		
	COUNTER / OTPdirekt - CONTACT CENTER		OTPdirekt - INTERNET-BANKING according to the type of contract	
RON INTER-BANK PAYMENTS	CUT-OFF TIME	MAXIMUM PERIOD OF EXECUTION	CUT-OFF TIME	MAXIMUM PERIOD OF EXECUTION
PAYMENT ORDERS OF SMALL VALUE (< 50.000 RON exclusive)	09:00 - 12:30	until the next bank working day (SENT/REGIS)	09:00 - 15:00	until the next bank working day (SENT/REGIS)
PAYMENT ORDERS OF SMALL VALUE (< 50.000 RON exclusive)	12:31 - 17:00	on the next bank working day (SENT/REGIS)	15:01 - 20:00**	on the next bank working day(SENT/ REGIS)
PAYMENT ORDERS OF HIGH VALUE (> 50.000 RON included) OR URGENT	09:00 - 15:00	until the next bank working day (SENT/REGIS)	09:00 - 15:30	until the next bank working day (SENT/ REGIS)
PAYMENT ORDERS OF HIGH VALUE (> 50.000 RON included) OR URGENT	15:01 - 17:00	on the next bank working day (SENT/ REGIS)	15:31 - 20:00**	on the next bank working day(SENT/ REGIS)
RON INTRA-BANK PAYMENTS	09:00 - 17:00	09:00 - 17:00 (current bank working day)	09:00 - 20:00**	09:00 - 20:00** (current bank working day)
ONLINE TRANSFERS THROUGH "MONEY MAGNET"	-	-	09:00 - 20:00**	09:00 - 20:00** (current bank working day)
	SENT + REGIS			
	CUT-OFF TIME	MAXIMUM PERIOD OF EXECUTION		
INCOMING PAYMENTS IN RON	09:00 - 16:00	until the end of current bank working day		
	COUNTER			
	CUT-OFF TIME	MAXIMUM PERIOD OF EXECUTION		
CASH OPERATIONS (CASH WITHDRAWAL/DEPOSIT)	the working schedule displayed in territorial units			
	COUNTER / OTPdirekt - CONTACT CENTER		OTPdirekt - INTERNET-BANKING	
CURRENCY EXCHANGE ON ACCOUNT/ EXCHANGE OFFICE ***	CUT-OFF TIME	MAXIMUM PERIOD OF EXECUTION	CUT-OFF TIME	MAXIMUM PERIOD OF EXECUTION
	09:00 - 17:00	09:00 - 17:00 (current bank working day)	09:00 - 20:00**	09:00 - 20:00** (current bank working day)

* Applies for all the foreign currency payments, including OTP EXPRESS

** Payments instructed through OTPdirekt - Internet Banking will remain in PNDG status (in processing) during 17.00-20.00, in case the payer or the beneficiary is in one of the following situations:

- registers overdue to the Bank;
- has a due date for OTP Bank credit facility;

After 20.00 and during non-banking days, the operations will be processed depending on the system's availability.

*** Foreign exchanges are performed on the exchange office only at the counters of territorial units.