

## Acceptance program and maximum period of exclusion

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