

## NOTICE

### Dear clients,

We would like to inform you on the changes related to work organisation at the branches of OTP Banka Slovensko, a. s., (hereinafter only as „OTP”) in connection with the end of the year 2011 and beginning of the year 2012.

### OPENING HOURS FOR CUSTOMERS

Date	Availability of branches	Opening hours	
		Other branches	Branches with NPH *
23/12/2011 (Friday)	standard availability	standard opening hours	standard opening hours
24/12/2011 (Saturday)	only branches with NOH *	Closed	BA Polus: 9:00 - 12:00 a.m. BA Kaufland: 8:00 - 10:30 a.m.
25/12/2011 (Sunday)	not available	Closed	closed
26/12/2011 (Monday)	not available	Closed	closed
27/12/2011 (Tuesday)	standard availability	standard opening hours	standard opening hours
28/12/2011 (Wednesday)	standard availability	standard opening hours	standard opening hours
29/12/2011 (Thursday)	standard availability	standard opening hours	standard opening hours
30/12/2011 (Friday)	standard availability	standard opening hours	standard opening hours
31/12/2011 (Saturday)	only branches with NOH *	Closed	9:00 - 12:00 a.m.
01/01/2012 (Sunday)	not available	Closed	closed
02/01/2012 (Monday)	standard availability	standard opening hours	standard opening hours
03/01/2012 (Tuesday)	standard availability	standard opening hours	standard opening hours
04/01/2012 (Wednesday)	standard availability	standard opening hours	standard opening hours
05/01/2012 (Thursday)	standard availability	standard opening hours	standard opening hours
06/01/2012 (Friday)	only branch BA Kaufland	Closed	BA Kaufland: 8:00 a.m. - 08:00 p.m.

\* Branches with NOH (with non-standard opening hours):  
Bratislava Polus, Bratislava Kaufland

## **CASH PAYMENT SYSTEM**

Reporting of cash withdrawals exceeding the limit from the clients' accounts:

- In EUR currency:** – 2 business days in advance  
**In foreign currency:** – 5 business days in advance

## **DOMESTIC NON-CASH PAYMENT SYSTEM**

**On 24/12/2011** the bank will accept payment orders **in paper form** also with the maturity on the given day at the branches, which will be opened that day **until the end of opening hours**. The payment orders sent **in electronic form** will be processed by the bank **in standard mode**.

**On 30/12/2011** the bank will accept and process payment orders in **standard mode**.

**On 31/12/2011** the following mode of submitting/processing of payment orders shall apply:

- payment orders **in paper form** with the maturity on 31/12/2011 will be accepted by the bank at the branches, which will be opened that day until the end of opening hours, i.e. until **12:00 a.m.**;
- payment orders **in electronic form** (via Corporate Banking, Internet Banking, and SIMToolkit Banking) with the maturity until the end of 2011 will be accepted by the bank for processing only if sent on-line until **03:00 p.m.**; After the specified time it will be possible to place for processing only the payment orders with the earliest foreign exchange on 01/01/2012 by means of the given EB modules.
- There will be no opening hours at the **Call Centre** and therefore it will not accept any payment orders.

**On 02/01/2012** the bank will accept and process payment orders in **standard mode**.

## **CROSS-BORDER NON-CASH PAYMENT SYSTEM**

**On 23/12/2011** the clean payments from/to abroad and cross-border SEPA direct debits will be processed in standard mode. The payment orders submitted at the bank or accepted from abroad after the time specified by the bank as well as from **24/12/2011** to **26/12/2011** will be processed with the earliest maturity date on **27/12/2011**. On 27/12/2011 the payment orders will be processed in standard mode.

**On 30/12/2011** the clean payments from/to abroad and cross-border SEPA direct debits will be processed in standard mode. The payment orders submitted at the bank or accepted from abroad after the time specified by the bank as well as from **31/12/2011** to **01/01/2012** will be processed with the earliest maturity date on **02/01/2012**. On 02/01/2012 the payment orders will be processed in standard mode.

**On 05/01/2012** the clean payments from/to abroad and cross-border SEPA direct debits will be processed in standard mode. The payment orders submitted at the bank or accepted from abroad after the time specified by the bank as well as from **06/01/2012** to **08/01/2012** will be processed with the earliest maturity date on **09/01/2012**.

On 09/01/2012 the payment orders will be processed in standard mode.

## **SECURITIES OPERATIONS**

The branches will accept the instructions for purchase/sale of securities at the Bratislava Stock Exchange and orders for implementation of services from the member of the Central Depository of Securities until **22/12/2011** inclusive. After this date the instructions and orders will be accepted only following the consultations with SAP. Next business day, during which it will be possible to accept instructions and orders, will be 09/01/2012.

All operations related to free of charge transfer of securities to the National Property Fund of the Slovak Republic including the preceding transfer of inherited securities with the maturity date until 31/12/2011 will be accepted by the branches until **14/12/2011** inclusive.

## **TREASURY OPERATIONS**

### **Money market – term deposits**

- agreed interest rate remains valid until maturity of trade
- it will be possible to make term deposits by means of Treasury on the last trade day of 2011 (30/12/2011) until 04.00 p.m.
- next business day, during which it will be possible to make term deposits, will be 02/01/2012
- overnight (O/N) deposits will have foreign exchange and maturity date 30/12/2011 and 02/01/2012

### **Foreign exchange market**

- it will be possible to make trades of foreign exchange market by means of Treasury on the last trade day of 2011 (30/12/2011) until 04.00 p.m.
- next business day, during which it will be possible to make transactions on the foreign exchange market, will be 02/01/2012.

### **Capital market - BCPB**

- In 2011 the bank accepts the clients' instructions only until 22/12/2011. In 2012 the bank will start to accept the instructions on 09/01/2012.

**WE WISH YOU  
MERRY CHRISTMAS AND HAPPY NEW YEAR 2012**

OTP BANKA SLOVENSKO, a. s.