

1) Bank-to-bank transfers (MT20X)

Cut-off time

Book Transfers- 17:30 local time (16:30 CET)

Transfers processed through clearing systems- 17:15 local time (16:15 CET)

Value Date – D+0 (if received within the cut-off time)

2) Customer transfers (MT103)

Cut-off time

In favour of UniCredit Bulbank's clients – 17:00 local time (16:00 CET)

In favour of third banks' clients – 15:30 local time (14:30 CET)

Value Date: (if received within the cut-off time)

> *In favour of UniCredit Bulbank's clients (all currencies) – D+0*

> *In favour of third banks' clients*

Payments in BGN – D+0

Payments through LORO accounts with UCB (all currencies) – D+0

Payments in EUR – D+1;

Payments in other currencies – D+2