

Cut-off times (CET) connected to account management, orders, applications on 31st December 2024 (Tuesday) for D day or instant processing

Type of order/Channel	Branch/Paper (Corporate, Municipal)	Branch/Paper (Retail)	Branch/Paper (Private Banking)	Phone (RADIR)/ Operator	Videocenter	DirektNet	myRaiffeisen	Electra	MultiCash
In-Bank HUF transfer	12:00	12:00	12:00	12:00	-	17:00	17:00	16:30	16:30
HUF transfer qualifying as in-Bank instant credit transfer	-	-	-	-	-	24:00	24:00	24:00	24:00
Recall of in-Bank HUF transfer	12:00	12:00	12:00	12:00	-	-	-	15:00	-
Recall of HUF transfer qualifying as in-Bank instant credit transfer	-	-	-	-	-	-	-	24:00	-
Interbank ad hoc HUF payments	12:00	12:00	12:00	12:00	-	16:30	16:30	16:30	16:30
HUF transfer qualifying as instant credit transfer	-	-	-	-	-	24:00	24:00	24:00	24:00
Recall of interbank ad hoc HUF payments	12:00	12:00	12:00	12:00	-	-	-	15:00	-
Recall of HUF transfer qualifying as instant credit transfer	-	-	-	-	-	24:00	24:00	24:00	24:00
Standing payment orders (for T+1 day)	12:00	12:00	12:00	12:00	-	15:30	16:00	16:30	-
Time deposit	12:00	12:00	12:00	12:00	-	17:00	16:00	16:30	-
FX transactions in-bank with conversion	10:00	10:00	10:00	12:00	-	12:00	-	12:00	12:00
FX transactions in-bank without conversion (excl. EUR)	12:00	12:00	12:00	12:00	-	12:00	-	12:00	12:00
EUR transactions in-bank without conversion	12:00	12:00	12:00	12:00	-	12:00	-	12:00	12:00
FX transactions interbank with conversion	10:00	10:00	10:00	12:00	-	12:00	-	12:00	12:00
FX transactions interbank without conversion	10:00	10:00	10:00	12:00	-	12:00	-	12:00	12:00
Special FCY exchange conversion	-	-	-	-	-	12:00	-	12:00	-
VIBER transfer	12:00	-	12:00	-	-	-	-	16:30	16:30
In-bank collection orders (on account of reasons "1", "4" and "5") and official credit transfer orders	12:00	-	-	-	-	-	-	15:00	15:00
Interbank collection orders (on account of reasons "1", "4" and "5") and official credit transfer orders	12:00	-	-	-	-	-	-	14:00	14:00
Postal payment orders	-	-	-	-	-	-	-	14:00	14:00
Multiple transfer	-	-	-	-	-	-	-	16:30	16:30
Multiple collection (direct debit)	-	-	-	-	-	-	-	16:30	-
Authorisation for direct debit (for T+2 day)	12:00	12:00	12:00	16:00	-	16:00	16:00	16:00	-
Blockage of direct debit (ono the day before the debit)	12:00	12:00	12:00	16:00	-	24:00	24:00	-	-

Closing hours of branches and cash-desks

12:00

16:00

Cut-off times for investment note orders

Distribution/redemption orders of Accorde Investment Funds	distribution holiday
Distribution/redemption orders of Amundi Investment Funds	12:00
Distribution/redemption orders of AXIOM Investment Funds	standard business day
Distribution/redemption orders of APELSO CAPITAL Investment Funds	12:00
Distribution/redemption orders of Egyéb idegen Investment Funds	standard business day
Distribution/redemption orders of Equilor Investment Funds	standard business day
Distribution/redemption orders of Finext Investment Funds	standard business day
Distribution/redemption orders of Generali Investment Funds	12:00
Distribution/redemption orders of HOLD Investment Funds	distribution holiday
Distribution/redemption orders of Marketprog Investment Funds	standard business day
Distribution/redemption orders of MBH Investment Funds	standard business day
Distribution/redemption orders of OTP Investment Funds	standard business day OTP UJ EUR A and OTP UJ EUR B 11:00 CET
Distribution/redemption orders of Raiffeisen Alapkezelő Investment Funds	12:00
Distribution/redemption orders of Raiffeisen Capital Management Investment Funds	standard business day
Distribution/redemption orders of SIGNAL IDUNA Investment Funds	standard business day
Distribution/redemption orders of VIG Investment Funds	standard business day
Buying and selling of government bonds and RB bonds:	12:00
Transfer (collection) towards KAPITI and other financial institutions:	12:00
Cash deposits and cash withdrawals at branches:	12:00
Transfer of securities:	13:00
Buying and selling securities holiday, except for London, Paris; USA markets (standard bus day):	12:00

