

HUF payments are getting faster

Dear Customer,

We would like to inform you about favorable changes that affects HUF credit transfers and expected to be introduced in July 2012. These benefits will be the result of the introduction of a new, state-of-the-art credit transfer system (called InterGiro2). The primary purpose of the system is to accelerate credit transfers between the customers of any two banks.

At present this type of credit transfer reaches the beneficiary's (payee's) account only the next business day after the day of transfer. In the future, however, if you submit your domestic HUF credit transfer orders electronically (via Internet, electronic banking system or telephone) until the cut-off time specified for same-day execution, the credit transfer order will be executed on the same day. In other words, **domestic HUF credit transfers will be processed one working day faster** than currently. Thus, not only will the transferred money reach the beneficiary (payee) faster - typically within 4-5 hours -, but you can also access money sent to you sooner, as well.

The new system will be launched as of 2 July 2012. Until then, we will keep you posted on the most important information.

Yours sincerely,

Volksbank Hungary Private Ltd

Further information can be found on the following Internet sites:

www.volksbank.hu

www.mnb.hu

www.sepahungary.hu

www.pszaf.hu