



CUT OFF TIME FOR RECEIPT AND EXECUTION OF FOREIGN CURRENCY PAYMENT ORDERS FOR UPCOMING HOLIDAYS

Dear clients,

during the upcoming holidays realization of payment orders with Raiffeisenbank Austria d.d. (RBA) will be possible during slightly changed office hours.

The schedule of receiving and executing payment orders on other working days during holidays:

Foreign payments	We 23.12. 2009.	Th 24.12. 2009.	Fr 25.12. 2009.	Sa 26.12. 2009.	So 27.12. 2009.	Mo 28.12. 2009.	Tu 29.12. 2009.	We 30.12. 2009.	Th 31.12. 2009.	Fr 01.01. 2010.	Sa 02.01. 2010.	So 03.01. 2010.	Mo 04.01. 2010.
Time of receipt	14:00	11:00				14:00	14:00	14:00	11:00				14:00
Execution date	23.12. 2009.	24.12. 2009.				28.12. 2009.	29.12. 2009.	30.12. 2009.	31.12. 2009.				04.01. 2010.
Value date	28.12. 2009.	29.12. 2009.				30.12. 2009.	31.12. 2009.	31.12. 2009.	05.01. 2009.				05.01. 2010.

We would like to draw your attention that value date also depends on non-working days of foreign banks.

We would like to use this opportunity to thank you for your confidence and to wish you a Merry Christmas and a Happy New Year!

Transaction Services Division
Raiffeisenbank Austria d.d