

# Information for Corporate Customers

## Bank holidays 2021

Attached please find an information about the Bank Holidays in Austria for the year 2021 and the practice of Raiffeisen Bank International AG regarding the handling of payment orders received.

There are two categories of Bank Holidays:

### "A" HOLIDAY

- is closed for business in EUR
- is closed for business in foreign currencies
- is neither a value day for EUR nor for foreign currencies

### "B" HOLIDAY

- is a normal business/value day for EUR for cross border payments
- is a normal business/value day for urgent electronic SEPA payments
- is no value day and closed for standard SEPA payments
- is a value day for foreign currencies
- Foreign currency payments without conversion will be executed only if received on value date till 10:00 a.m. due to restricted activity in the capital markets and payment departments (exception: USD till 02:00 p.m.)
- Foreign currency payments with conversion will be executed next banking day

<b>01.01.2021</b>	New Year's Day	<b>"A" Holiday</b>	
<b>06.01.2021</b>	Epiphany		<b>"B" Holiday</b>
<b>02.04.2021</b>	Good Friday	<b>"A" Holiday ***</b>	
<b>05.04.2021</b>	Easter Monday	<b>"A" Holiday</b>	
<b>13.05.2021</b>	Ascension Day		<b>"B" Holiday</b>
<b>24.05.2021</b>	Whit Monday		<b>"B" Holiday</b>
<b>03.06.2021</b>	Corpus Christi		<b>"B" Holiday</b>
<b>26.10.2021</b>	National Holiday		<b>"B" Holiday</b>
<b>01.11.2021</b>	All Saint's Day		<b>"B" Holiday</b>
<b>08.12.2021</b>	Immaculate Conception		<b>"B" Holiday</b>
<b>24.12.2021</b>	Christmas Eve		<b>"B" Holiday</b>

**31.12.2021** New Year's Eve is not a holiday but a normal business day for EUR and foreign currencies. Exception: Cut-Off time for urgent outgoing payments in USD is 2:00 p.m. and for GBP/CHF and CAD 1:00 p.m. due to restricted activity in the capital markets.

\*\*\* except the following currencies: USD, JPY, BGN, HRK, PLN, RON, RUB, TRY (= like "B" Holiday)