

**Notice on the introduction of the acceptance of
incoming SEPA Instant credit transfers**

Last update: 30 October 2026

Dear Customers,

We hereby inform you that, in accordance with the applicable EU regulatory requirements, **our Bank will start accepting the incoming SEPA Instant euro credit transfers (SCT Inst) from 9 January 2027.**

The SEPA Instant service enables instant euro credit transfers to reach the beneficiary's account **24 hours a day, seven days a week**, including weekends and public holidays.

If the currency of the beneficiary's payment account is not EUR, the Bank will convert the incoming euro amount **using the T-day foreign exchange rate applicable at the time of crediting**, in accordance with the provisions of the relevant List of Conditions.

We would like to draw our Clients' attention to the fact that, under the applicable EU regulation, our Bank is required to enable the sending of instant euro credit transfers at a later date, starting from 9 July 2027. Therefore, from 9 January 2027, our Clients will not yet be able to initiate SEPA Instant credit transfers. Further information in this regard will be made available later.

Fees applicable to the SEPA Instant service are set out in the Bank's relevant List of Conditions, as amended from time to time.

This Notice will be updated from time to time. Please note that the information contained in this Notice is not exhaustive and may be subject to change. We therefore kindly ask you to check this Notice regularly for any updates. Should you have any questions, please contact us by email at info@kddbbank.eu or call our Call Center at (+36-1) 473-4440, where our colleagues will be pleased to assist you.

Kind regards,
KDB Bank Europe Ltd.