

# » Instant Credit Transfer: Lightning fast payments

## WHAT IS INSTANT CREDIT TRANSFER?

---

Instant credit transfer is a type of transfer, which allows you to make or receive a payment within just 10 seconds. The payment is received immediately in the recipient's account and this amount is at the recipient's immediate disposal.

Instant credit transfers can be made within the SEPA area around the clock, seven days a week, up to an amount of EUR 100.000,-\* .

## HOW DOES INSTANT CREDIT TRANSFER WORK?

---

### ■ Receiving Instant Credit Transfers:

Instant Credit Transfers can be received on euro current accounts at UniCredit Bank Austria, these are always booked individually by the recipient and are immediately visible in the transaction list in electronic banking, on your account statement as usual only on the next bank working day. (On public holidays or outside business hours, the booking can only be seen on the account statement on the following bank working day at the earliest)

### ■ Issuing an Instant Credit Transfer:

If you want to make Instant Credit Transfers from a current account at UniCredit Bank Austria, you only have to sign the terms and conditions for Instant Credit Transfer via mTAN when you first request an Instant Credit Transfer in BusinessNet or 24You.

## WHAT ARE THE ADVANTAGES OF AN INSTANT CREDIT TRANSFER?

---

- **Lightning fast:** within 10 seconds, the recipient can see your payment in the inbox list
- **Quick availability:** the credit transfer amount is at the recipient's immediate disposal
- **Flexible:** the maximum transfer amount per transaction is EUR 100.000,-\* so is not limited to only small amounts
- **Around the clock:** instant credit transfers can be made 24 hours a day, seven days per week
- **Fast and safe online:** suitable for use as a **payment system in your online shop**

## WHAT ARE THE PREREQUISITES FOR INSTANT CREDIT TRANSFER?

---

For instant credit transfers to be made and received, both the person making the transfer and the recipient must have an account with a bank that participates in the "SEPA Instant Payment Program" (all participating banks can be found at <https://www.ebclearing.eu/services/rt1/participants/>).

- Payments within the **SEPA area**.
- Maximum amount of amount **EUR 100.000,-\* per transaction**.
- Credit transfers exclusively **in EURO**.

## WHAT ARE THE COSTS FOR THE INSTANT CREDIT TRANSFER?

---

The current prices and conditions can be found on our website under the following link:

<https://www.bankaustria.at/en/legal-information-display.jsp>

## WHERE CAN YOU RECEIVE ADDITIONAL INFORMATION?

---

Our Cash Management advisors and customer advisor at UniCredit Bank Austria will be glad to answer any questions you may have.

Internet: <https://www.corporates.bankaustria.at>

\* As a Bank Austria customer, you can currently transfer a maximum of EUR 1,000.00 per day for security reasons, but receive up to EUR 100.000,- per transaction.

This flyer was produced by UniCredit Bank Austria AG, Rothschildplatz 1, 1020 Vienna (media proprietor and publisher).

Subject to errors and misprints

As of February 2023