

# DOMESTIC EFFECTIVE CASH POOLING\*

Domestic Effective Pooling – physical movement of companies' balances between accounts held in AS "UniCredit Bank" Lithuania Branch or it's subsidiaries. Transfers take place at the end of day.

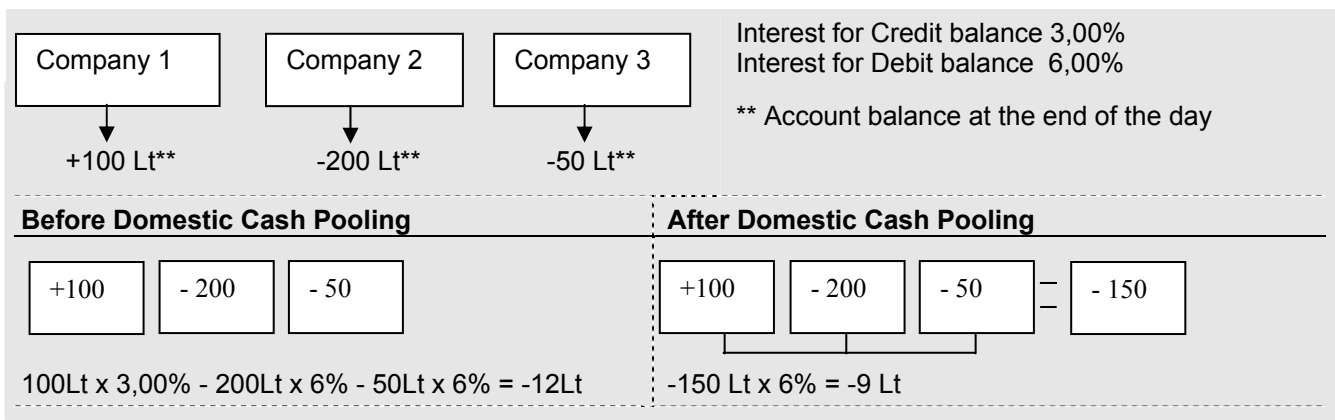
Benefit to companies that have more than one entity (branch, subsidiary, holding company) and wish to optimize efficiency of available financial resources.

## How it works?

- Cash pooling members must have current accounts at AS "UniCredit Bank" Lithuania Branch.
- Agreement about the service has to be concluded between the bank and all participating companies.
- Only the same currency pooling can be enforced.
- Limits for each participating account can be set.
- At the end of the day positive and negative balances of participating accounts are offset with same day value date.
- Surplus balances are accumulated in group's main account.
- The interest is applied and accrued on the group's main account.

## Benefits for company

- **Automatic cash transfers.** Transfers are made automatically, eliminating the need to monitor balances and initiate transfers.
- Participating companies can **benefit from group's** (main account holder) **overdraft** facility terms. Start-up companies can have access to cheaper resources.
- **Consolidation and control over group members' liquidities.** Better possibilities to globalize group's investment strategy.
- **Savings on interests costs.**



## CONTACTS

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\* Cash Pooling services that can be offered by AS "UniCredit Bank" Lithuania Branch:  
 Effective cash pooling: *Domestic pooling* within AS "UniCredit Bank" Lithuania Branch and it's subsidiaries; *Zero Balancing* for cross border pooling;  
*Sweeping* for excess balance transfer.;  
 Notional pooling: *Domestic notional pooling* within AS "UniCredit Bank" Lithuania Branch and it's subsidiaries; *Margin Pooling* as cross-border solution