

## Payment Services Deadlines

with effect from 1.2.2016

### Payment Orders for SEPA Credit Transfers

Payments in EUR from accounts in EUR - within the Bank, to SR and to other EEA countries

Form of submission of Payment Order	Deadlines for submission of Payment Order for settlement on the day D	
	Standard payments	Urgent payments
* on paper form at branch * by e-mail/fax	to 4:00 p.m. within the Bank (D+0) outside the Bank (D+1)	to 2:30 p.m. urgent payment (D+0) from 2:30 to 3:00 p.m. urgent payment via Target2 (D+0)
* by means of Electronic Banking	to 9:30 p.m. within the Bank (D+0) outside the Bank (D+1)	to 2:30 p.m. urgent payment (D+0) from 2:30 to 4:00 p.m. urgent payment via Target2 (D+0)
* by means of UniTel line	to 9:00 p.m. within the Bank (D+0) outside the Bank (D+1)	n/a
* by Swift MT101	to 6:00 p.m. within the Bank (D+0) outside the Bank (D+1)	to 2:30 p.m. urgent payment (D+0) from 2:30 to 4:00 p.m. urgent payment via Target2 (D+0)

Payments in EUR from accounts in FC - to SR and to other EEA countries

Form of submission of Payment Order	Deadlines for submission of Payment Order for settlement on the day D	
	Standard payments	Urgent payments
* on paper form at branch * by e-mail/fax	to 3:00 p.m. outside the Bank (D+1)	to 2:30 p.m. urgent payment (D+0) from 2:30 to 3:00 p.m. urgent payment via Target2 (D+0)
* by means of Electronic Banking	to 3:00 p.m. outside the Bank (D+1)	to 2:30 p.m. urgent payment (D+0) from 2:30 to 3:00 p.m. urgent payment via Target2 (D+0)
* by Swift MT101	to 3:00 p.m. outside the Bank (D+1)	to 2:30 p.m. urgent payment (D+0) from 2:30 to 3:00 p.m. urgent payment via Target2 (D+0)

*Explanatory note: Day "D" shall mean the Banking Day when the payment is to be debited from the Payer's account, the day "D+0", "D+1" (in brackets) shall mean the Banking Day when the payment is to be settled to the Beneficiary's account.*

*FC= foreign currency.*

## Payment Services Deadlines

with effect from 1.2.2016

### Payment Orders for SEPA Credit Transfers

#### Payments in EUR from accounts in EUR - to non-EEA countries

Form of submission of Payment Order	Deadlines for submission of Payment Order for settlement on the day D	
	Standard payments	Urgent payments
* on paper form at branch * by e-mail/fax	to 4:00 p.m. (D+2)	to 3:00 p.m. (D+1)
* by means of Electronic Banking	to 9:30 p.m. (D+2)	to 4:00 p.m. (D+1)
* by means of UniTel line	to 9:00 p.m. (D+2)	n/a
* by Swift MT101	to 6:00 p.m. (D+2)	to 4:00 p.m. (D+1)

#### Payments in EUR from accounts in FC - to non-EEA countries

Form of submission of Payment Order	Deadlines for submission of Payment Order for settlement on the day D	
	Standard payments	Urgent payments
* on paper form at branch * by e-mail/fax	to 3:00 p.m. (D+2)	to 3:00 p.m. (D+1)
* by means of Electronic Banking	to 3:00 p.m. (D+2)	to 3:00 p.m. (D+1)
* by Swift MT101	to 3:00 p.m. (D+2)	to 3:00 p.m. (D+1)

*Explanatory note: Day "D" shall mean the Banking Day when the payment is to be debited from the Payer's account, the day "D+1" and "D+2" (in brackets) shall mean the Banking Day when the payment is to be settled to the Beneficiary's account.*

*FC= foreign currency.*

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### Payments within the Bank in FC (conversion/no conversion)

Form of submission of Payment Order	Deadlines for submission of Payment Order for settlement on the day D	
	Payments without conversion	Payments with conversion
* on paper form at branch * by e-mail/fax	to 3:00 p.m. (D+0)	to 3:00 p.m. (D+0)
* by means of Electronic Banking * by Swift MT101	to 3:00 p.m. (D+0)	to 3:00 p.m. (D+0)

*Explanatory note: Day "D" shall mean the Banking Day when the payment is to be debited from the Payer's account, the day "D+0" (in brackets) shall mean the Banking Day when the payment is to be settled to the Beneficiary's account.*

*FC= foreign currency.*

### Payment Orders for Cross-Border Payments (non - SEPA)

Form of submission of Payment Order	Deadlines for submission of Payment Order for settlement on the day D	
	Standard payments	Urgent payments
* on paper form at branch * by e-mail/fax	to 2:00 p.m. (D+2)	to 1:00 p.m. (D+1)
* by means of Electronic Banking * by Swift MT101	to 3:00 p.m. (D+2)	to 1:00 p.m. (D+1)
<b>Special express for CZK, GBP</b> * on paper form at branch * by e-mail/fax * by means of Electronic Banking * by Swift MT101	n/a	to 8:30 a.m. (D+0) It is valid only after an individual agreement with the Bank!
<b>Special express for EUR, USD</b> * on paper form at branch * by e-mail/fax * by means of Electronic Banking * by Swift MT101	n/a	to 11:00 a.m. (D+0) It is valid only after an individual agreement with the Bank!

*Explanatory note: Day "D" shall mean the Banking Day when the payment is to be debited from the Payer's account, the day "D+0", "D+1" and "D+2" (in brackets) shall mean the Banking Day when the payment is to be delivered to the Beneficiary's bank. "D+0" is not possible for other currencies.*

## Payment Services Deadlines

with effect from 1.2.2016

### Standing Orders (SEPA, cross-border)

Form of submission	Deadlines for submission for settlement on the day D
* on paper form at branch	by the end of operating hours of the branch on the day D-2
* by means of Electronic Banking	to 9:30 p.m. on the day D-2
* by means of UniTel line	to 9:00 p.m. on the day D-2

*Explanatory note: Day "D" shall mean the Banking Day when the payment is to be debited from the Payer's account, the day "D-2" shall mean the Banking Day when the Standing Order is to be submitted to the Bank.*

**Payment Services Deadlines**

with effect from 1.2.2016

**SEPA Direct Debits**
**Payment Orders for SEPA Direct Debits**

Form and sequence of SEPA Direct Debit	Deadlines for submission of Payment Order for settlement on the day D	
	Consumer (CORE)	Business (B2B)
* first Recurring	to 9:30 p.m.	to 9:30 p.m.
* One-off	on the day D-6 at the latest	on the day D-2 at the latest
* next Recurring	to 9:30 p.m.	to 9:30 p.m.
	on the day D-3 at the latest	on the day D-2 at the latest

*Explanatory note: Day "D" shall mean the Banking Day when the payment is to be debited from the Payer's account, the day "D-2", "D-3" and "D-6" shall mean the Banking Day when the Payment Order is to be delivered to the Bank.*

**Consents for SEPA Direct Debit**

Form of submission	Deadlines for submission for settlement on the day D
* on paper form at branch	by the end of operating hours of the branch on the day D-2 at the latest
* by means of Electronic Banking	to 9:30 p.m. on the day D-2 at the latest
* by means of UniTel line	to 9:00 p.m. on the day D-2 at the latest

*Explanatory note: Day "D" shall mean the Banking Day when the payment is to be debited from the Payer's account, the day "D-2" shall mean the Banking Day when the Consent for SEPA Direct Debit is to be submitted to the Bank.*

**Request for SEPA Direct Debit Refusal**

Form of submission	Deadlines for submission for settlement on the day D
* on paper form at branch	by the end of operating hours of the branch on the day D-2 at the latest
* by means of Electronic Banking	to 4:00 p.m. on the day D-1 at the latest

*Explanatory note: Day "D" shall mean the Banking Day when the payment is to be debited from the Payer's account, the day "D-1", "D-2" shall mean the latest Banking Day when the Request for SEPA Direct Debit Refusal has to be submitted to the Bank.*

**Request for SEPA Direct Debit Refund**

Form of submission	Deadlines for submission for settlement on the day D
* on paper form at branch	by the end of operating hours of the branch not later than on the day D-1 before expiry of the deadline
* by means of Electronic Banking	to 4:00 p.m. not later than on the day D-1 before expiry of the deadline

*Explanatory note: Day "D" shall mean the Banking Day when the 8-week deadline expires, the day "D-1" shall mean the latest Banking Day when the Request for SEPA Direct Debit Refund has to be submitted to the Bank.*

## Payment Services Deadlines

with effect from 1.2.2016

### Securing sufficient funds on the Payer's Account for the performance of the SEPA Direct Debit

Frequency of SEPA Direct Debit	Deadlines for securing sufficient funds on the Payer's Account	
	Consumer (CORE)	Business (B2B)
* One-off	not later than on the day D to 8:00 a.m.	
* Recurring		

*Explanatory note: Day "D" shall mean the Banking Day when the SEPA Direct Debit is to be debited from the Payer's account.*