

# Payment Services Cut-off time

with effect from  
15.4.2025

## 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	CUT-OFF TIME FOR SUBMISSION OF PAYMENT ORDER FOR SETTLEMENT ON THE DAY D	
	STANDARD PAYMENTS	URGENT PAYMENTS
on paper form at a Business Place of the Bank	to 4:00 p.m. on the day D	to 2:30 p.m. urgent payment on the day D from 2:30 to 3:00 p.m. urgent payment via Target2 on the day D
by means of Electronic Banking	to 9:30 p.m. on the day D	to 2:30 p.m. urgent payment on the day D from 2:30 to 4:00 p.m. urgent payment via Target2 on the day D
by Swift MT101	to 6:00 p.m. on the day D	to 2:30 p.m. urgent payment on the day D from 2:30 to 4:00 p.m. urgent payment via Target2 on the day D

Explanatory note: Day "D" shall mean the banking day when the payment is to be debited from the Payer's account. FC= foreign currency.

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

FORM OF SUBMISSION OF PAYMENT ORDER	CUT-OFF TIME FOR SUBMISSION OF PAYMENT ORDER FOR SETTLEMENT ON THE DAY D	
	STANDARD PAYMENTS	URGENT PAYMENTS
on paper form at a Business Place of the Bank	to 3:00 p.m. on the day D	to 2:30 p.m. urgent payment on the day D from 2:30 to 3:00 p.m. urgent payment via Target2 on the day D
by means of Electronic Banking	to 3:00 p.m. on the day D	to 2:30 p.m. urgent payment on the day D from 2:30 to 3:00 p.m. urgent payment via Target2 on the day D
by Swift MT101	to 3:00 p.m. on the day D	to 2:30 p.m. urgent payment on the day D from 2:30 to 3:00 p.m. urgent payment via Target2 on the day D

Explanatory note: Day "D" shall mean the banking day when the payment is to be debited from the Payer's account. FC= foreign currency.

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## PAYMENT ORDERS FOR SEPA CREDIT TRANSFERS

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

FORM OF SUBMISSION OF PAYMENT ORDER	CUT-OFF TIME FOR SUBMISSION OF PAYMENT ORDER FOR SETTLEMENT ON THE DAY D	
	STANDARD PAYMENTS	URGENT PAYMENTS
on paper form at a Business Place of the Bank	to 4:00 p.m. on the day D	to 3:00 p.m. on the day D
by means of Electronic Banking	to 9:30 p.m. on the day D	to 4:00 p.m. on the day D
by Swift MT101	to 6:00 p.m. on the day D	to 4:00 p.m. on the day D

Explanatory note: Day "D" shall mean the banking day when the payment is to be debited from the Payer's account. FC= foreign currency.

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

FORM OF SUBMISSION OF PAYMENT ORDER	CUT-OFF TIME FOR SUBMISSION OF PAYMENT ORDER FOR SETTLEMENT ON THE DAY D	
	STANDARD PAYMENTS	URGENT PAYMENTS
on paper form at a Business Place of the Bank	to 3:00 p.m. on the day D	to 3:00 p.m. on the day D
by means of Electronic Banking	to 3:00 p.m. on the day D	to 3:00 p.m. on the day D
by Swift MT101	to 3:00 p.m. on the day D	to 3:00 p.m. on the day D

Explanatory note: Day "D" shall mean the banking day when the payment is to be debited from the Payer's account. FC= foreign currency.

Payment orders for Instant Payments

FORM OF SUBMISSION OF PAYMENT ORDER	CUT-OFF TIME FOR SUBMISSION OF PAYMENT ORDER FOR SETTLEMENT ON A CALENDAR DAY
by means of Electronic Banking	to 23:59 p.m. on a calendar day

Explanatory note: The Instant Payment is debited from the Payer's account on a banking day with the Settlement Date on the calendar day on which the Instant Payment Payment Order was submitted.

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## PAYMENTS WITHIN THE BANK IN FC (CONVERSION/NO CONVERSION)

FORM OF SUBMISSION OF PAYMENT ORDER	CUT-OFF TIME FOR SUBMISSION OF PAYMENT ORDER FOR SETTLEMENT ON THE DAY D	
	PAYMENTS WITHOUT CONVERSION	PAYMENTS WITH CONVERSION
on paper form at a Business Place of the Bank	to 3:00 p.m. on the day D	to 3:00 p.m. on the day D
by means of Electronic Banking by Swift MT101	to 3:00 p.m. on the day D	to 3:00 p.m. on the day D

*Explanatory note: Day "D" shall mean the banking day when the payment is to be debited from the Payer's account. FC= foreign currency.*

## PAYMENT ORDERS FOR CROSS-BORDER PAYMENTS AND PAYMENTS IN EXOTIC CURRENCY (NON-SEPA)

FORM OF SUBMISSION OF PAYMENT ORDER	CUT-OFF TIME FOR SUBMISSION OF PAYMENT ORDER FOR SETTLEMENT ON THE DAY D	
	STANDARD PAYMENTS	URGENT PAYMENTS
on paper form at a Business Place of the Bank	to 3:00 p.m. on the day D	to 1:00 p.m. on the day D
by means of Electronic Banking by Swift MT101	to 3:00 p.m. on the day D	to 1:00 p.m. on the day D
Special express for CZK on paper form at a Business Place of the Bank by means of Electronic Banking by Swift MT101	n/a	to 12:00 p.m. on the day D Payment is directed to CZK local clearing It is valid only after an individual agreement with the Bank.
Special express for GBP on paper form at a Business Place of the Bank by means of Electronic Banking by Swift MT101	n/a	to 8:30 a.m. on the day D Payment is directed to GBP local clearing It is valid only after an individual agreement with the Bank.
Special express for EUR, USD on paper form at a Business Place of the Bank by means of Electronic Banking by Swift MT101	n/a	to 15:00 a.m. on the day D 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.*

## STANDING ORDERS (SEPA, CROSS-BORDER)

FORM OF SUBMISSION	CUT-OFF TIME FOR SUBMISSION FOR SETTLEMENT ON THE DAY D
on paper form at a Business Place of the Bank	by the end of operating hours of the Business Place of the Bank on the day D-2
by means of Electronic Banking	to 9:30 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.*

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## SEPA DIRECT DEBITS

### Payment Orders for SEPA Direct Debits

FORM AND SEQUENCE OF SEPA DIRECT DEBIT	CUT-OFF TIME FOR SUBMISSION OF PAYMENT ORDER FOR SETTLEMENT ON THE DAY D	
	CONSUMER (CORE)	BUSINESS (B2B)
* first Recurring * One-off	to 9:30 p.m. on the day D-2 at the latest	to 9:30 p.m. on the day D-2 at the latest
* next Recurring	to 9:30 p.m. on the day D-2 at the latest	to 9:30 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 Payment Order is to be delivered to the Bank.*

### Consents for SEPA Direct Debit

FORM OF SUBMISSION	CUT-OFF TIME FOR SUBMISSION FOR SETTLEMENT ON THE DAY D
* on paper form at a Business Place of the Bank	by the end of operating hours of the Business Place of the Bank 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

*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	CUT-OFF TIME FOR SUBMISSION FOR SETTLEMENT ON THE DAY D
* on paper form at a Business Place of the Bank	by the end of operating hours of the Business Place of the Bank 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	CUT-OFF TIME FOR SUBMISSION FOR SETTLEMENT ON THE DAY D
* on paper form at a Business Place of the Bank	by the end of operating hours of the Business Place of the Bank not later than on the day D-1 before the Cut-off time
* by means of Electronic Banking	to 4:00 p.m. not later than on the day D-1 before the Cut-off time

*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.*

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## ENSURING SUFFICIENT FUNDS IN THE PAYER'S ACCOUNT TO EXECUTE A SEPA DIRECT DEBIT

FREQUENCY OF SEPA DIRECT DEBIT	CUT-OFF TIME FOR SECURING SUFFICIENT FUNDS ON THE PAYER'S ACCOUNT	
	CONSUMER (CORE)	BUSINESS (B2B)
* One-off	to 8:00 a.m. not later than on the day D	
* Recurring		
Explanatory note: Day “D” shall mean the banking day when the SEPA Direct Debit is to be debited from the Payer's account.		

## CASH DEPOSIT BY PAYMENT CARD

FORM OF SUBMISSION	CUT-OFF TIME FOR CASH DEPOSIT FOR SETTLEMENT ON DAY D
Cash deposit via Bank ATM	to 21:15 p.m. on the day D