

INFORMATION ABOUT PAYMENT ORDER PROCESSING DEADLINES AND BRANCH OPENING HOURS DURING THE 2025/2026 HOLIDAY PERIOD

I. PAYMENT SERVICES

Deadlines for submitting payment orders to the Bank on 31. 12. 2025:

FORM OF SUBMISSION	TYPE OF ORDERS	PAYMENT WITHIN THE BANK	SEPA PAYMENTS TO OTHER BANKS	CROSS-BORDER PAYMENTS
Branch (Payments without conversion)	Urgent payments	to 1:00 pm		
	Standard payments			
	Standing orders Direct Debit Author Deposit / Withdrawal			
Electronic banking (Payments without conversion)	Urgent payments	---	to 4:00 pm	to 1:00 pm
	Standard payments	to 9:30 pm		to 3:00 pm
	Standing orders Direct Debit Author			to 9:30 pm
Electronic banking	Instant payments	to 11:59 pm of the calendar day		
Branch (Payments with conversion)	Urgent payments	to 1:00 pm		
	Standard payments			
Electronic banking (Payments with conversion)	Urgent payments	to 3:00 pm	to 3:00 pm	to 1:00 pm
	Standard payments	to 3:00 pm		

Note:

Standard SEPA payments debited from the accounts of payers on 31. 12. 2025 will be credited to the accounts of other banks at the beginning of the year 2026.

Payments sent via electronic banking on 31. 12. 2025 after 9:30 pm will be debited from the accounts of payers at the beginning of the year 2026.

II. BRANCH OPENING HOURS

The Bank's branch opening hours during the holiday period:

DATE	BRANCHES	OPENING HOURS
24. 12. 2025	all branches	closed
25. 12. 2025	all branches	closed
26. 12. 2025	all branches	closed
31. 12. 2025	all branches	opened until 1:00 pm
1. 1. 2026	all branches	closed
6. 1. 2026	all branches	closed

On all other days, the Bank's branches will provide services during standard opening hours.

Call Centre (Infoline: +421 2 6920 2090) is available every day from 7:00 am to 10:00 pm, except on 24. 12. 2025 when it will only be available from 7:00 am to 6:00 pm.