


















Payment services at the end of 2019

Information for clients

Symbol  indicates the latest recommended date for submitting a payment order to ensure that the beneficiary will receive the payment in 2019 or that the debited amount will be posted to the account in 2019. On the given day you can submit the order in standard times, depending on individual methods of submission.

Symbol  indicates the latest possible time for submitting a payment order. Do not leave this step to the last minute.

| Domestic payment services | Friday 27.12.2019 | Monday 30.12.2019 | Tuesday 31.12.2019 |
|---|--|--|--|
| ČESKÁ spořitelna Transfers to accounts of Česká spořitelna clients (code of the beneficiary bank 0800) | | | |
| Transfer order/Direct debit order, ATM, payment terminal | | | by 23:00  |
| Cash deposit at ČS cash till, through deposit ATM | | | by 23:00  |
| STAVEBNÍ SPORITELNA ČESKÉ SPORITELNY Transfers to Stavební spořitelna ČS (code of the beneficiary bank 8060) | | | |
| Transfer order | | by 23:00  | by 12:00  |
| Express (accelerated) transfer order | | | by 14:00  |
| Cash deposit at ČS cash till | | | by 12:00  |
| Deposit ATM | | | by 23:00  |
|  Transfers to accounts of clients of other banks in the Czech Republic | | | |
| Direct debit order |  | | |
| Transfer order, payment terminal, ATM | | by 23:00  | by 12:00  |
| Express (accelerated) transfer order | | | by 14:00  |
| Foreign payment services | | | |
| Transfers in EUR within EU/EEA and the SEPA payments | |  | |
| Transfers to Slovenská spořitelna in CZK and EUR | | at a branch by 12:00, in IB by 15:00 |  |
| Fit payments – transfers in EUR to certain banks within Erste Group | | at a branch by 12:00, in IB by 15:00 |  |
| Other foreign payments | Friday 20.12.2019  | | |

Payment services at the end of 2019

Information for clients

How shall you pay to ensure that the beneficiary receives the payment still in this year? The latest time for entering the payments depends on the service which you are going to use and on the bank to which you are to transfer the payment. Do not leave entering of a payment order to the last minute.

Are you paying to an account in Česká spořitelna (bank code 0800)?

- ✓ Via internet banking (S24, B24, George), payment machine, transfer through ATM:
 - Tuesday 31. 12. 2019 by 23:00
- ✓ At a branch of Česká spořitelna:
 - Tuesday 31. 12. 2019 by 12:00

Are you paying to an account in any other bank (bank code other than 0800) including Stavební spořitelna ČS (bank code 8060)?

- ✓ Via internet banking (S24, B24, George), payment machine, transfer through ATM:
 - standard transfer – Tuesday 31. 12. 2019 by 12:00; do you want to be sure? Make the transfer at the latest on Monday 30. 12. 2019 by 23:00. If the beneficiary bank will be available for acceptance of instant payments, we will execute the transfer immediately within a few seconds.
 - express transfer – Tuesday 31. 12. 2019 by 14:00
- ✓ At a branch of Česká spořitelna:
 - standard transfer – Tuesday 31. 12. 2019 by 12:00; do you want to be sure? Make the transfer at the latest on Monday 30. 12. 2019 by the end of the business hours
 - express transfer – Tuesday 31. 12. 2019 by 12:00 (end of the business hours)

Are you depositing cash to an account in Česká spořitelna (bank code 0800)?

- ✓ Through deposit ATM:
 - Tuesday 31. 12. 2019 by 23:00
- ✓ At the cash till of Česká spořitelna:
 - Tuesday 31. 12. 2019 by 12:00 (end of the business hours)

Are you depositing cash to an account in Stavební spořitelna ČS (bank code 8060)?

- ✓ Through deposit ATM:
 - Tuesday 31. 12. 2019 by 23:00
- ✓ At the cash till of Česká spořitelna:
 - Tuesday 31. 12. 2019 by 12:00 (end of the business hours)

Do you want to be sure that your transfer will be made still in 2019?

- ✓ **Do not leave entering of a payment order to the last minute!**

Yours Česká spořitelna