

Payment Schedule for the Execution of Payment Transactions for Business Entities in Application from 15.7.2024.

1. PAYMENTS IN EUROS IN CROATIA			
Type of payment	Time of order receipt	Deadline for order execution	Date of approval ¹
Payments in Erste Bank			
Internal transfer orders			
Orders received before the execution date - electronic orders ²	until 12 p.m. at the latest the day before the execution	on the execution date	on the execution date
Orders received on the execution date - electronic orders	until 11.30 p.m.	same day	same day
Orders received before the execution date - paper orders ³	until the end of the Bank's branches working hours, at the latest the day before the execution	on the execution date	on the execution date
Orders received on the execution date - paper orders	until the end of the Bank's branches working hours	same day	same day
Orders received before the execution date - SWIFT MT101 orders	until 2.00 p.m. at the latest the day before the execution	on the execution date	on the execution date
Orders received on the execution date - SWIFT MT101 orders	until 2.00 p.m.	same day	same day
Salary payment orders received before the execution date	until 4.15 p.m. at the latest the day before the execution	on the execution date	on the execution date
Salary payment orders received on the execution date	until 4.15 p.m.	same day	same day
External transfer orders			
Orders received before the execution date - electronic orders	until 12.00 p.m. at the latest the day before the execution	on the execution date	on the execution date
Orders received on the execution date - electronic orders	until 4.15 p.m.	same day	same day
Orders received before the execution date - paper orders	until 4.15 p.m. depending on the business hours of the branch, at the latest the day before the execution	on the execution date	on the execution date
Orders received on the execution date - paper orders	until 4.15 p.m. depending on the opening hours of the branch	same day	same day
Orders received before the execution date - SWIFT MT101 orders	until 2 p.m. at the latest the day before the execution	on the execution date	on the execution date
Orders received on the execution date - SWIFT MT101 orders	until 2.00 p.m.	same day	same day
Urgent payment orders - electronic orders	until 4.15 p.m.	same day	same day
Salary payment orders received before the execution date ⁴	until 4.15 p.m. at the latest before execution	on the execution date	on the execution date
Salary payment orders received on the execution date ⁴	until 4.15 p.m.	same day	same day
Batch booking of electronic orders – internal and external			
Orders received before the execution date - electronic orders	until 12.00 p.m. at the latest the day before the execution	on the execution date	on the execution date
Orders received on the execution date - electronic orders	until 4.30 p.m.	same day	same day
Payment of cash in the amount of more than EUR 15.000 or in the euro equivalent of the corresponding currency	announce up to two working days before the date of payment by 1.00 p.m.		

Payments in FINA			
Internal transfer orders			
Orders received before the execution date - electronic orders ²	until 6.45 p.m. at the latest the day before the execution	on the execution date	on the execution date
Orders received on the execution date - electronic orders	until 6.45 p.m.	same day	same day
Orders received before the execution date - paper orders and magnetic media ³	until the end of the Bank's branches working hours, at the earliest 14 calendar days before the execution date	on the execution date	on the execution date
Orders received on the execution date - paper orders and magnetic media	until the end of the branch's working hours	same day	same day
External transfer orders			
Orders received before the execution date - electronic orders	until 12 p.m.	on the execution date	on the execution date
Orders received on the execution date - electronic orders	until 2.45 p.m. day before execution	same day	same day
Orders received before the execution date - paper orders and magnetic media	until the end of the Bank's branches working hours or until 2.15 p.m. at the latest the day before the execution	on the execution date	on the execution date
Orders received on the execution date - paper orders and magnetic media	until the end of the Bank's branches working hours or until 2.15 p.m. at the latest the day before the execution	same day	same day
2. INFLOWS IN CROATIA			
Cash deposits in Erste Bank's day-night vault	working day until 07.00 a.m.	same day	same day
Cash deposits in Erste Bank's day-night vault	working day after 7.00 a.m. and non-working day	first next working day	first next working
Coin deposits at an ATM for coin payment (Coin machine/Bank's branch)	Monday through Friday until 7 a.m.	same day	same day
Cash deposits in FINA's day-night vault	working day until 11:00 a.m.	same day	same day
Cash deposits in FINA's day-night vault	working days after 11.00 a.m. and on non-working days	first following working day	first following working day
Inflows to the account from other banks	until 8.00 p.m.	same day	same day
3. PAYMENTS IN FOREIGN CURRENCY IN CROATIA			
Transfers in foreign currency between accounts in the country in currencies BGN, RUB, AUD, JPY and ZAR - electronic orders	until 3.00 p.m.	same day	2 working days
Transfer in foreign currency between accounts in the country in other currencies from the official exchange rate list of Erste Bank - electronic orders	until 3.00 p.m.	same day	1 working day
Transfers in foreign currency between accounts in the country in currencies BGN, RUB, AUD, JPY and ZAR - paper orders	until 3.00 p.m.	same day	2 working days
Transfer in foreign currency between accounts in the country in other currencies from the official exchange rate list of Erste Bank - paper orders	until 3.00 p.m.	same day	1 working day
Transfers in foreign currency between accounts in the country in the currencies BGN, RUB, AUD, JPY and ZAR - SWIFT MT101 orders	until 2.00 p.m.	same day	2 working days
Transfers in foreign currency between accounts in the country for other currencies from the official exchange rate list of Erste Bank - SWIFT MT101 orders	until 3.00 p.m.	same day	1 working day

Urgent transfer in foreign currency between accounts in the country in USD - electronic orders	until 12.30 p.m.	same day	same day
Urgent transfer in foreign currency between accounts in the country in the currencies CAD, GBP, CHF - electronic orders	until 9.30 a.m.	same day	same day
Urgent transfer in foreign currency between accounts in the country in USD - paper order	until 12.00 p.m.	same day	same day
Urgent transfer in foreign currency between accounts in the country in the currencies CAD, GBP, CHF - paper order	until 9.00 a.m.	same day	same day
Urgent transfer in foreign currency between accounts in the country in USD - SWIFT MT101 orders	until 12.00 p.m.	same day	same day
Urgent transfer in foreign currency between accounts in the country in the currencies of CAD, GBP, CHF - SWIFT MT101 orders	until 9.00 a.m.	same day	same day
4. CROSS-BORDER PAYMENTS			
Type of payment	Time of order receipt	Date of debiting the Client's account	Date of approval ¹
Cross-border payment in EUR - electronic orders	until 1.00 p.m.	same day	same day
Cross-border payment in EUR - paper orders	until 12.30 p.m.	same day	same day
Cross-border payment in EUR - SWIFT MT101 orders	until 11.30 p.m.	same day	same day
Urgent cross-border payment in EUR - electronic orders (recipient's bank is in the Target2 system)	until 4.15 p.m.	same day	same day
Urgent cross-border payment in EUR - electronic orders (recipient's bank is not in the Target2 system)	until 3.30 p.m.	same day	same day
Urgent cross-border payment in EUR - paper orders (recipient's bank is in the Target2 system)	until 3.00 p.m.	same day	same day
Urgent cross-border payment in EUR - paper orders (recipient's bank is not in the Target2 system)	until 3.00 p.m.	same day	same day
FIT 3.0 cross-border payment in EUR - electronic orders	until 1.00 p.m.	same day	same day
FIT 3.0 cross-border payment in EUR - paper orders	until 12.30 p.m.	same day	same day
FIT 3.0 cross-border payment in EUR - SWIFT MT 101 orders	until 11.30 p.m.	same day	same day
Cross-border payment in currencies BGN, RUB, AUD, JPY, ZAR - electronic and paper orders	until 3.00 p.m.	same day	2 working days
Cross-border payment in other currencies from the official exchange rate list of Erste Bank - electronic and paper orders	until 3.00 p.m.	same day	1 working day
Cross-border payment in currencies BGN, RUB, AUD, JPY, ZAR - SWIFT MT101 orders	until 2.00 p.m.	same day	2 working days
Cross-border payment in other currencies from the official exchange rate list of Erste Bank - SWIFT MT101 orders	until 2.00 p.m.	same day	1 working day
Urgent cross-border payment in USD - electronic orders	until 12.30 p.m.	same day	same day
Urgent cross-border payment in CAD, GBP, CHF currencies - electronic orders	until 9.30 a.m.	same day	same day
Urgent cross-border payment in USD - paper orders	until 12.00 p.m.	same day	same day
Urgent cross-border payment in CAD, GBP, CHF currencies - paper orders	until 9.00 a.m.	same day	same day

Urgent cross-border payment in USD - MT 101 orders	until 12.00 p.m.	same day	same day
Urgent cross-border payment in currencies CAD, GBP,CHF - MT 101 orders	until 9.00 a.m.	same day	same day
5. INTERNATIONAL PAYMENTS			
Type of payment	Time of order receipt	Date of debiting the Client's account	Date of approval ¹
International payment in EUR - electronic orders	until 3.00 p.m.	same day	1 working day
International payment in EUR - paper orders	until 3.00 p.m.	same day	1 working day
International payment in EUR - SWIFT MT101 orders	until 2.00 p.m.	same day	1 working day
Urgent international payment in EUR - electronic orders (recipient's bank is in the Target2 system)	until 4.15 p.m.	same day	same day
Urgent international payment in EUR - electronic orders (recipient's bank is not in the Target2 system)	until 3.30 p.m.	same day	same day
Urgent international payment in EUR - paper orders (recipient's bank is in the Target2 system)	until 3.00 p.m.	same day	same day
Urgent international payment in EUR - paper orders (recipient's bank is not in the Target2 system)	until 3.00 p.m.	same day	same day
FIT 3.0 international payment in EUR - paper and electronic orders	until 3.00 p.m.	same day	same day
FIT 3.0 international payment in EUR - SWIFT MT101 orders	until 2.00 p.m.	same day	same day
International payment in currencies RUB, AUD, JPY, ZAR, BAM - paper and electronic orders	until 3.00 p.m.	same day	2 working days
International payment in currencies from the official exchange rate list of Erste Bank - paper and electronic orders	until 3.00 p.m.	same day	1 working day
International payment in currencies BGN, RUB, AUD, JPY and ZAR - SWIFT MT101 orders	until 2.00 p.m.	same day	2 working days
Urgent international payment in USD - electronic orders	until 12.30 p.m.	same day	same day
Urgent international payment in currencies CAD, GBP, CHF - electronic orders	until 9.30 p.m.	same day	same day
Urgent international payment in USD - paper orders	until 12.00 p.m.	same day	same day
Urgent international payment in CAD, GBP, CHF currencies - paper orders	until 9.00 a.m.	same day	same day
Urgent international payment in USD - SWIFT MT 101 orders	until 12.00 p.m.	same day	same day
Urgent international payment in currencies CAD, GBP,CHF - SWIFT MT 101 orders	until 9.00 a.m.	same day	same day
6. FOREIGN CURRENCY EXCHANGE			
Foreign currency exchange - electronic orders ⁵	working day until 4.00 p.m.	same day	same day
Foreign currency exchange - paper orders ⁵	no later than by 3.00 p.m., depending on the opening hours of the branch	same day	same day
7. SEPA DIRECT DEBIT			
SEPA direct debit orders (message pain.008)	until 11.00 a.m. the day before execution	on the execution date	on the execution date

Revocation of SEPA direct debit orders on request of the payee (message pain.007)	until 11.00 a.m.	same day	same day
Cancellation of SEPA direct debit order at the request of the payee (message pain.007)	until 3.30 p.m.	5 days after the execution date	5 days after the execution date
8. STANDING ORDERS			
Execution of a standing order	until 5.00 a.m. for payments to accounts outside and within the Bank until 3.00 p.m. for payments to accounts outside and within the Bank until 7.00 p.m. for payments to accounts within the Bank saturday until 5.00 a.m. and until 12.00 p.m. for payment on accounts within the Bank		
9. ACCOUNT STATEMENTS			
Account statements - MT940	at 7.00 a.m. if there was account turnover on the previous working day		
Account statements - MT942	on working days in the following time sections if there was account turnover in the specified periods: 8.00 a.m., 9.00 a.m., 10.00 a.m., 11.00 a.m., 12.00 p.m., 1.30 p.m., 3.30 p.m., 5.00 p.m., 7.30 p.m., and 9.00 p.m.		
Account statements - Camt.052 to the agreed email address	on working days in the following time sections if there was a turnover on the account in the following periods: 8.00 a.m., 9.00 a.m., 10.00 a.m., 11.00 a.m., 12.00 p.m., 1.30 p.m., 3.30 p.m., 5.00 p.m., 7.30 p.m., 9.00 p.m. and 12.00 a.m.		
Account statements - Camt.052 to the CD/SFTP channel	on working days in the following time sections if there was a turnover on the account in the following periods: 8.00 a.m., 9.00 a.m., 10.00 a.m., 11.00 a.m., 12.00 p.m., 1.30 p.m., 2.50 p.m., 3.30 p.m., 5.00 p.m., 6.00 p.m., 7.30 p.m., 9.00 p.m. and 12.00 a.m.		

Clarifications of terms

The time of receipt of orders is the deadline for receiving payment orders on a working day, orders received after this deadline are considered received on the next working day. The working hours for receiving orders may be shortened before holidays and national holidays, about which Erste banka will inform clients.

The debit date of the client's account is the date on which Erste banka debits the client's account.

The approval date is the approval date of the payee's bank account.

The execution date is the date defined by the client on the payment order for the execution of the payment transaction.

A working day is every day except Saturdays, Sundays, public holidays and holidays in the Republic of Croatia and Catholic Good Friday for transactions in euro currency.

Other

¹ The actual approval date of the payee's account depends on the legislation of the payee's country and the rules of the payee's bank.

² Electronic payment orders can be placed in Erste Bank and FINA no earlier than 365 calendar days before the defined date of execution of the payment order.

³ Paper payment orders can be submitted in the branches of the Bank and Fina no earlier than 14 calendar days before the defined date of execution of the payment order.

⁴ Clients who are on the list of employers who do not pay contributions must submit orders for salary payments as well as orders for payment of contributions by 2 p.m. so that the order execution date is the current day. If such orders are placed after 2 p.m., the execution date will be the next working day.

⁵ For the purchase and sale of foreign currency in the amount of more than EUR 10,000, clients can agree on a preferential exchange rate on weekdays from 8 a.m. to 4 p.m. The preferential course can be used on weekdays no later than 4:30 p.m.

IN ADDITION

Revocation of payment order and notice of rejection of payment order is carried out in accordance with the General Terms and Conditions for maintaining transaction accounts and providing payment services for business entities.

In force as of 15th July 2024.

The English text is a translation from the Croatian original. In case of divergence the Croatian original shall prevail.