

Payment Schedule for the Execution of Payment Transactions for Business Entities in Application from 01.04.2021

I. NATIONAL PAYMENT TRANSACTIONS IN DOMESTIC CURRENCY		
Type of payment	Time of order receipt until	Deadline for order execution
OUTFLOW		
Internal transfer orders		
Orders received on the value date in Bank's branch office, in FINA*, MultiCash	7:00 p.m.	same day
Orders received on the value date using Erste NetBanking, Erste FonBanking, Erste mBanking, the Payment Initiation Service Provider	11:30 p.m.	same day
Orders received on the value date SWIFT MT101	2:00 p.m.	same day
Orders received before the value date** in Bank's branch office, in FINA*, MultiCash	7:00 p.m. day before execution	on the value date
Orders received before the value date** using Erste NetBanking, Erste FonBanking, Erste mBanking, the Payment Initiation Service Provider	12:00 a.m. day before execution	on the value date
Orders received before the value date ** SWIFT MT101	2:00 p.m. day before execution	on the value date
External transfer orders – exchange with other systems		
Orders received on the value date in Bank's branch office, in FINA***, using Erste NetBanking, Erste FonBanking, Erste mBanking, the Payment Initiation Service Provider	3:30 p.m.	same day
Orders received on the value date SWIFT MT101	2:00 p.m.	same day
Orders received before the value date** in Bank's branch office, in FINA***, using Erste NetBanking, Erste FonBanking, MultiCash, Erste mBanking, the Payment Initiation Service Provider	12:00 a.m. day before execution	on the value date
Orders received before the value date ** SWIFT MT101	2:00 p.m. day before execution	on the value date
Orders via HSVP:		
- order issued using the service Erste NetBanking, Payment Initiation Service Provider	4:45 p.m.	same day
- order issued by fax / in Bank's branch office	4:30 p.m.	same day
- SWIFT MT101	2:00 p.m.	same day
Orders for payment of contributions related to salary, additional receipts with salary, i.e. monthly basis for calculation of contributions based on the employment****	2:00 p.m.	on the value date
Batch booking of electronic orders – internal and external		
Orders received on the value date using ErsteNetbanking, MultiCash, Payment Initiation Service Provider	3:30 p.m.	same day
Orders received before the value date via NetBanking using ErsteNetbanking, MultiCash, Payment Initiation Service Provider	12:00 a.m. day before execution	on the value date

INFLOWS		
DNV – cash deposits in Bank’s day-night vault	Bank working day***** until 07.00 a.m.;	same day
	Bank working day***** After 07.00 a.m. and Bank non- working day	first next working day of the Bank*****
DNV – cash deposits in FINA’s day-night vault	FINA working day***** until 11:00 a.m.	same day
	FINA working day***** after 11:00 a.m. and FINA non-working day	first following FINA working day*****
Coin payments at an ATM for coin payment (Kovinomat) / Bank	Monday through Friday until 7 a.m.	same day

* An internal order given at Fina branch office is delivered to the Bank on the same working day if it is received at the Fina branch office until the end of working hours of that Fina branch office, or if such an order is issued electronically via the FINA service no later than 6:45 p.m. The time of receipt of orders placed in the Fina branch office is considered to be the moment when the Bank received the order.

** Orders received before the value date are considered as orders placed in advance with the value date on a specific day in the future.

*** An external order issued at FINA branch office shall be delivered to the Bank on the same working day if it is received at the Fina branch office by 2:15 p.m. or until the end of working hours of the Fina branch office where the order was issued, if the office hours of that branch office are shorter. The order issued electronically via the FINA service is delivered to the Bank on the same working day if it is issued by 2:45 p.m.

****For salary payment orders (payer’s reference number HR67 OIB-JOPPD-XX) and related contributions of the employers who are on the list of employers who do not pay contributions, initiated until 2:00 p.m., the control of contribution payments will be carried out on the same day. If all the prescribed contributions have not been paid in accordance with the payer’s reference number, the salary payment orders will not be executed.

*****Bank working day is every day except Saturday, Sunday and holidays in the Republic of Croatia.

*****FINA working day is every day except Saturday, Sunday and holidays in the Republic of Croatia.

II. NATIONAL PAYMENT TRANSACTIONS IN FOREIGN CURRENCY IN THE REPUBLIC OF CROATIA

Paper orders for foreign exchange transfers between accounts in domestic country for currencies: EUR BGN, RUB, AUD, JPY, ZAR other currencies from the official exchange rate list of the Bank	3:30 p.m. 3:00 p.m. 3:00 p.m.	same day 2 working days 1 working day
SWIFT MT101 for foreign exchange transfers between accounts in domestic country for currencies: EUR BGN, RUB, AUD, JPY, ZAR other currencies from the official exchange rate list of the Bank	2:00 p.m.	same day 2 working days 1 working day
Paper orders for the purchase of foreign currency from an account and payments to the transaction account of the payee in another bank	3:00 p.m.	same day
SWIFT MT101 for the purchase of foreign currency from an account and payments to the transaction account of the payee in another bank	2:00 p.m.	same day
Paper orders for the purchase of foreign currency and payments to the transaction account of the payee in the Bank and conversion	3:00 p.m.	same day

SWIFT MT101 for the purchase of foreign currency and payments to the transaction account of the payee in the Bank and conversion	2:00 p.m.	same day
Paper orders for the purchase of foreign currency for the deposit on account	3:00 p.m.	same day
Paper orders for foreign exchange transfers between accounts in domestic country – URGENT currency processing: EUR USD CAD, GBP,CHF	3:00 p.m. 12:00 p.m. 9:00 a.m.	same day
SWIFT MT101 for foreign exchange transfers between accounts in domestic country – URGENT currency processing: EUR USD, CAD, GBP,CHF	2:00 p.m.	same day
Electronic orders for transfers between accounts in domestic country for currencies: EUR BGN, RUB, AUD, JPY, ZAR other currencies from the official exchange rate list of the Bank	3:30 p.m. 3:00 p.m. 3:00 p.m.	same day 2 working days 1 working day
SWIFT MT101 orders for transfers between accounts in domestic country for currencies: EUR BGN, RUB, AUD, JPY, ZAR other currencies from the official exchange rate list of the Bank	2:00 p.m.	same day 2 working days 1 working day
Electronic orders for foreign currency conversion	3:30 p.m.	same day
SWIFT MT101 for foreign currency conversion	2:00 p.m.	same day
Electronic orders for the purchase of foreign currency for the deposit on account	3:30 p.m.	same day
Electronic orders for foreign exchange transfers between accounts in domestic country – URGENT currency processing: EUR USD CAD, GBP,CHF	3:30 p.m. 12:30 p.m. 09:30 a.m.	same day
SWIFT MT101 for foreign exchange transfers between accounts in domestic country – URGENT currency processing: EUR USD CAD, GBP,CHF	3:30 p.m. 12:30 p.m. 9:30 a.m.	same day

Note: If the beneficiary's bank is another domestic bank that is not available through EURONKS clearing system, the payment will be made in an alternative way, whereby the Bank cannot guarantee the execution of the payment within the above deadlines.

III. CROSS-BORDER PAYMENT TRANSACTIONS FOR PAYMENTS TO/FROM EU/EEA		
Type of payment	Time of order receipt until	Deadline for order execution
OUTFLOW		
1. IN DOMESTIC CURRENCY		
Paper and electronic payment orders	3:00 p.m.	same day
SWIFT MT101 payment orders	2:00 p.m.	same day
2. IN FOREIGN CURRENCY		
Paper and electronic orders for remittances abroad for following currencies: EUR BGN, RUB, AUD, JPY, ZAR other currencies from the official exchange rate list of the Bank	3:30 p.m. 3:00 p.m. 3:00 p.m.	1 working day 2 working days 1 working day
SWIFT MT101 order for remittances abroad for following currencies: EUR BGN, RUB, AUD, JPY, ZAR other currencies from the official exchange rate list of the Bank	2:00 p.m.	1 working day 2 working days 1 working day
Paper orders for remittances abroad – URGENT currency processing: EUR USD CAD, GBP, CHF	3:00 p.m. 12:00 p.m. 9:00 a.m.	same day
Electronic orders for remittances abroad – URGENT currency processing: EUR USD CAD, GBP, CHF	3:30 p.m. 12:30 a.m. 9:30 a.m.	same day
SWIFT MT101 for remittances abroad – URGENT currency processing: EUR USD CAD, GBP, CHF	2:00 p.m.	same day
Paper and electronic orders for payees within Erste Group – FIT 3.0 (EUR, HRK)	3:00 p.m.	same day
SWIFT MT101 orders for payees within Erste Group – FIT 3.0 (EUR, HRK)	2:00 p.m.	same day
INFLOWS		
1. IN DOMESTIC CURRENCY		
Electronic orders received from abroad	7:00 p.m.	same day
2. IN FOREIGN CURRENCY		
Electronic orders received from abroad	7:00 p.m.	same day

IV. INTERNATIONAL PAYMENT TRANSACTIONS		
Type of payment	Time of order receipt until	Deadline for order execution
OUTFLOW		
1. IN DOMESTIC CURRENCY		
Paper and electronic orders for the remittance abroad	3:00 p.m.	same day
SWIFT MT101 order for the remittance abroad	2:00 p.m.	same day
2. IN FOREIGN CURRENCY		
Paper and electronic order for remittances abroad*	3:00 p.m.	1 working day
*currencies BGN, RUB, AUD, JPY and ZAR	3:00 p.m.	2 working days
SWIFT MT101 order for remittances abroad*	2:00 p.m.	1 working day
*currencies BGN, RUB, AUD, JPY and ZAR		2 working days
Paper orders for remittances abroad – URGENT currency processing:		
EUR	3:00 p.m.	same day
USD	12:00 a.m.	
CAD, GBP,CHF	9:00 a.m.	
Electronic orders for remittances abroad – URGENT currency processing:		
EUR	3:30 p.m.	same day
USD	12:30 a.m.	
CAD, GBP,CHF	9:30 a.m.	
SWIFT MT101 orders for remittances abroad – URGENT currency processing:		
EUR	2:00 p.m.	same day
USD, CAD, GBP,CHF		
Paper and electronic orders for payees within Erste Group – FIT 3.0 (EUR, HRK)	3:00 p.m.	same day
SWIFT MT101 orders for payees within Erste Group – FIT 3.0 (EUR, HRK)	2:00 p.m.	same day
INFLOWS		
1. IN DOMESTIC CURRENCY		
Electronic orders received from abroad	7:00 p.m.	same day
2. IN FOREIGN CURRENCY		
Electronic orders received from abroad	7:00 p.m.	same day

STANDING ORDERS AND SEPA DIRECT DEBITS

STANDING ORDERS

They are executed on the agreed payment date, assuming that there are enough funds on the account at the time of execution.

The time of attempting to execute a standing order on the agreed value date is on WORKING DAY:

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

If there are no funds on the account on the given date of payment, the Bank will try to execute the standing order for the next 20 days.

SEPA DIRECT DEBITS

Bank working days for executing SEPA direct debits are working days from Monday to Friday.

The Client is obliged to provide funds on the Account no later than by 11:00 a.m. on the defined day of execution. The SEPA direct debit execution date is the date of debiting the Client's account.

Received written requests for the Restriction of order collection, prohibition of order execution and the definition of black or white list of SEPA direct debit, as well as Consents received no later than by 12 a.m. shall enter into force on the first following working day and the requests received after that time shall be deemed as received on the next working day.

Type of payment	Time of order receipt until	Deadline for order execution
SEPA direct debit orders (message pain.008)	until 11:00 a.m. the day before execution	on the value date
Revocation of SEPA direct debit orders on request of the payee (message pain.007)	until 11:00 a.m.	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 value date

CASH PAYMENT ANNOUNCEMENT

Payment of cash in the amount of over HRK 20,000 or the equivalent of the appropriate currency in Kuna must be announced up to 2 working days earlier, i.e. until 1:00 p.m. before the payment date.

REVOCAION OF PAYMENT ORDERS

Orders received after the specified Order Receipt Time may be revoked before the Order Execution Deadline during the working hours of the Bank's branch offices or within the electronic banking service for orders placed through that service, or within the service of the

Payment Initiation Service Provider for orders issued through that Provider. The payment order may be revoked by the payment service user with a revocation request as follows:

Cash order: at the branch office where it was handed over for execution

Non-cash order: in any branch office of the Bank

Cashless order issued through the electronic banking service: within that service

Cashless order issued through the Payment Initiation Service Provider: via the Payment Initiation Service Provider

The payer's revocation of SEPA direct debit is not possible on the date of execution of the order (i.e. on the Account Debit Date).

NOTICE OF REJECTION OF PAYMENT ORDER

The Bank shall notify the payer about the rejection of the order if the rejection is caused by the Bank's error in terms of checking the correctness of the order and if the Bank is unable to execute the order due to unpaid contributions for the salary, salary receipts, or monthly basis for calculating contributions based on the employment.

The Bank shall deliver the notice of rejection to those communication channels which were specified as available by the payer (e.g. telephone, fax, e-mail).

The Bank shall not notify the payer of the non-execution of standing orders and SEPA direct debits caused by the lack of available balance on the payer's account.

ACCOUNT STATEMENTS AT THE REQUEST OF THE CLIENT – MT 940/942

Account statements at the request of the Client (MT940) are sent at 7:00 a.m. if there was account turnover on the previous working day.

Account statements at the request of the Client (MT942) are sent 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 AT THE REQUEST OF THE CLIENT – Camt 052

Account statements at the request of the Client (Camt.052) – are sent 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 at the request of the Client (Camt.052) – are sent to the Connect direct (CD) and Secure file transfer protocol (SFTP) channels 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.

MISCELLANEOUS

The time of receipt of the order is the deadline for the receipt of the payment order on the Bank working day in order for such order to be executed on the respective execution date. Payment orders received after the specified deadline for the receipt are considered as received on the next working day.

On Bank working days for the execution of the Payment Order in HRK on accounts within the Bank shall mean all days from Monday to Sunday, unless otherwise specified in this Payment Schedule or other acts of the Bank. On Bank working days for the execution of

Payment Orders in foreign currency on accounts within the Bank and Payment Orders outside the Bank shall mean working days from Monday to Friday (Interbank working day).

On working days preceding a holiday / public holiday, the Bank may shorten the time of receipt of the order and it must notify the clients about it in the Bank's branch office, as well as about changes caused by changes in the time of other participants of the payment system (NKS, CLVPS).

In FINA, transfer orders are received up to 14 calendar days before the execution date. If the date of execution of the order in the announcement is Saturday or a non-working day, then the last working day preceding that Saturday or non-working day is stated as the date of execution.

The value date is the date on which the account of the payee's payment service provider will be credited or debited.

The actual deadline for approving the payee's account depends on the legislation of the payee's country and the rules of the payee's bank.

Deadline for the execution of orders HRK in the national payment system is the day on which the Bank debits the payer's account and on which the order is executed against the payee's payment service provider in relation to the time and day of receipt of the payment order.

The deadline for the execution of cross-border and international orders means the time when:

- a) the account of the payment service provider of the payee abroad was credited – for cross-border payment transactions (within EU countries) in the currency of EU member states.
- b) the account of the first payment service provider of the payee abroad who participates in the forwarding, i.e. execution of the payment order
– for cross-border payment transactions (within EU countries) in a currency other than the currency of an EU Member State and for international payment transactions (outside EU countries).

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