

FIT 3.0 (Fast Intragroup Transfer 3.0)



Payments are executed within Erste Group and the service is available to members in the following countries: Austria, Bosnia and Herzegovina, Croatia, Czech Republic, Hungary, Macedonia, Montenegro, Moldova, Romania, Serbia, Slovakia.


Why FIT 3.0?

Use this special Erste Group service for cheap same day foreign transfer between accounts within the participating banks.

How does FIT 3.0 work?

The customer places the payment order until 2.00p.m. for paper based payments initiated on a business day or until 3.00 p.m. for payments initiated on a business day through MultiCash, e-BCR, Business 24 Banking BCR, George with the precondition that all data are correct and complete collected. The amount is debited from the payer's account and credited to the beneficiary's account on the same day if both accounts are held with banks belonging to the banking group offers FIT 2.0. In other words, the beneficiary receives the amount on the same day.

The following banks offer FIT 3.0:

	Country	Name of the bank	SWIFT BIC Code
	Austria	Erste Bank der oesterreichischen Sparkassen AG	GIBAATWW
		Erste Group Bank AG	GIBAATWG

This material has been carefully prepared. However, Erste Group Bank AG does not provide any guarantee and assumes no responsibility for the accuracy and correctness of the information presented.

		Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	ASPKAT2LXXX
		Kärntner Sparkasse Aktiengesellschaft	KSPKAT2K
		Lienzer Sparkasse AG	LISPAT21XXX
		Salzburger Sparkasse Bank Aktiengesellschaft	SBGSAT2S
		Sparkasse der Stadt Amstetten AG	SPAMAT21XXX
		Sparkasse Baden	SPBDAT21XXX
		Sparkasse Eferding-Peuerbach-Waizenkirchen	SPPBAT21034
		Sparkasse Hainburg-Bruck-Neusiedl Aktiengesellschaft	SPHBAT21
		Sparkasse Korneuburg AG	SSKOAT21XXX
		Sparkasse Kufstein, Tiroler Sparkasse von 1877	SPKUAT22XXX
		Sparkasse Langenlois	SPLSAT21XXX
		Sparkasse Neunkirchen	SPNGAT21XXX
		Sparkasse Pottenstein NÖ	SPPOAT21XXX
		Sparkasse Pregarten-Unterweissenbach AG	SPPRAT21XXX
		Sparkasse Ried im Innkreis-Haag am Hausruck	SPRHAT21XXX
		Sparkasse der Stadt Kitzbühel	SPKIAT2KXXX
		Steiermärkische Bank und Sparkassen Aktiengesellschaft	STSPAT2G
		Tiroler Sparkasse Bankaktiengesellschaft Innsbruck	SPIHAT22
		Waldviertler Sparkasse Bank AG	SPZWAT21XXX
		Zweite Wiener Vereinsparkasse	GIBAAT21
		Sparkasse Poysdorf AG	SPPDAT21XXX
		Kremser Bank und Sparkassen AG	SPKDAT21XXX
		Sparkasse Herzogenburg-Neulengbach Bank AG	SPHEAT21XXX
	Bosnia and Herzegovina	Sparkasse Bank BiH*	ABSBBAA22
	Czech Republic	Česká spořitelna a.s.	GIBACZPX
	Croatia	Erste & Steiermärkische Bank d.d.	ESBCHR22
	Hungary	Erste Bank Hungary Zrt.	GIBAHUHB
	Macedonia	Sparkasse Bank Makedonija a.d.*	INSBMK22
	Moldova	Banca Comercială Română Chişinău*	RNCBMD2X
	Montenegro	Erste bank AD Podgorica (1)*	OPPOMEPG
	Romania	Banca Comercială Română	RNCBROBU
	Serbia	Erste Bank a.d. Novi Sad*	GIBARS22
	Slovakia	Slovenská sporiteľňa, a.s.	GIBASKBX
	Slovenia	Banka Sparkasse d.d.	KSPKSI22

This material has been carefully prepared. However, Erste Group Bank AG does not provide any guarantee and assumes no responsibility for the accuracy and correctness of the information presented.

Requirements to use the service:

- the payer and the beneficiary must have an account with one of the participating banks.
- the payment transaction must be denominated in euro.
- the transaction must be placed according to the mentioned COT.

Where can I use FIT 3.0?

For further information on FIT 3.0 please contact your account manager.