

PAYMENT SERVICES CONDITIONS  
OF SLOVENSKÁ SPORITEĽŇA, A.S.  
effective since 01 January 2015

## DEFINITIONS

<b>Cross-Border Transfer</b>	A payment operation not considered a Domestic Transfer.
<b>CID</b>	A unique identifier of the direct debit beneficiary.
<b>Domestic Transfer</b>	A payment operation executed in the Euro currency, if the payer's bank and the beneficiary's bank are located in SEPA countries and are at the same time reachable in terms of SEPA; a domestic transfer also includes a payment operation in another currency, as long as the Bank is both the payer's bank as well as the beneficiary's bank.
<b>EEA</b>	Member States of the European Economic Community, territories deemed to be a part of the European Union in accordance with Article 299 of the Treaty of Rome listed in Annex 1 of these PSC.
<b>Direct Debit Beneficiary</b>	An entity entitled to execute a Direct Debit from the Client's Account under an agreement with the Client.
<b>Direct Debit</b>	A payment operation executed in euro debiting the payer's payment account initiated by the beneficiary under the Mandate, if the beneficiary's bank is located in a SEPA country and is reachable in terms of SEPA.
<b>Mandate</b>	A permission granted by the payer to the beneficiary to execute a payment order for direct debit from the payer's account.
<b>Over-the-Threshold Transfer with Conversion</b>	A payment operation with conversion with the transfer amount of EUR 25,000 and more or with the transfer amount equal to or higher than EUR 25,000 upon conversion at the ECB exchange rate.
<b>Instant Payment</b>	A payment operation executed on the basis of the Payment Order on Domestic Transfer, meeting the requirements listed in Annex 6 of these PSC, within the time periods and under the conditions defined in this Annex.
<b>Corrective Clearing</b>	A correction of an erroneous payment operation caused by the Bank.
<b>Payment Order</b>	An order to execute a transaction with the funds.
<b>Transfer with Conversion</b>	A payment operation in a currency different from the currency of the Account.
<b>PSC</b>	These Payment Services Conditions of Slovenská sporiteľňa, a. s.
<b>SEPA country</b>	The EEA and countries that have voluntarily acceded to SEPA (the Single Euro Payments Area); listed in Annex 1 of these PSC.
<b>Direct Debit Consent</b>	A consent to execute a Direct Debit granted by the Client to the Bank.
<b>Urgent Transfer</b>	A payment operation executed by the Bank within a period shorter than the standard transfer period.

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## 1. FUNDAMENTAL PROVISIONS

- 1.1. The Bank shall provide payment services in a manner, within the scope and under the terms and conditions as set forth herein and in the GBC. Provision of payment services via Electronic Services is governed by the PSC and the product-specific business conditions.
  - 1.2. The PSC are a part of the GBC and are available at [www.slsp.sk](http://www.slsp.sk) and at the Branch. The annexes are an integral part of the PSC.
  - 1.3. Capitalized terms shall have meanings defined in the Contract, in the product-specific business conditions and in the GBC.
  - 1.4. Any legal relationships established before the legal effect hereof and not regulated herein shall be governed by the PSC provisions being closest in their meaning to the issue to be regulated.
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## 2. GENERAL PROVISIONS GOVERNING THE PAYMENT ORDER

- 2.1. The Bank shall execute payment operations on the basis of the Payment Order for:
  - a) remittance (one-off, permanent, single, bulk);
  - b) Direct Debit (single, bulk);
  - c) cash deposit; or
  - d) cash withdrawal.
- 2.2. The Client shall submit the Payment Order to the Bank:
  - a) in written form at the Branch;
  - b) in electronic form via the Electronic Service or via the Payment Card; or
  - c) via a payment initiation service provider; or
  - d) in another manner as agreed with the Bank.

If the Client submits the Payment Order in writing, they shall submit the same using the Bank's template; other templates may only be used subject to the Bank's prior consent.
- 2.3. The mandatory requisites of the Payment Order shall be as follows:
  - a) information on the payer and the beneficiary;
  - b) amount or the manner of its determination;
  - c) currency;
  - d) maturity date;
  - e) transfer type;
  - f) payer's consent with execution of the Payment Order granted directly by the payer or via a payment initiation service provider;
  - g) place and date of execution of the Payment Order.

Other mandatory requisites for the various Payment Order types are stated in the sections governing the specific payment operation types.

The Payment Order may also contain additional information for the beneficiary to be transferred by the Bank, if its technical arrangements allow it.
- 2.4. The Client shall be liable for correctness of the information stated in the Payment Order.

### *Execution of the Payment Order*

- 2.5. A Payment Order shall be deemed received at the moment when the Bank accepted the Payment Order for execution. The Bank shall accept a Payment Order for execution on condition that it meets the requirements specified in the GBC, PBC or these PSC. If the Bank finds after debiting the funds from the Account that all conditions for the execution of the Payment Order have not been met, the Bank shall refuse to further execute the Payment Order, return the funds to the Account and inform the Client accordingly in the manner specified in these PSC.
- 2.6. The accepted Payment Order may be revoked before its maturity date on the basis of an agreement between the Bank and the Client.
- 2.7. The Bank shall execute a Payment Order received on its maturity date only if it was submitted on or before the deadline stated in Annex 2 for Domestic Transfers, in Annex 4 for Cross-Border Transfers and in Annex 6 for Instant Payments; otherwise the Bank shall execute the same at the time stated in the Annexes hereto.

- 2.8. The Bank shall execute a Payment Order for a Domestic Transfer with a future maturity date on its maturity date stated in the Payment Order. The Bank shall be authorised to execute a Payment Order for a standard Domestic Transfer with a future due date, Payment Order for Urgent Transfer with a future due date and permanent Payment Order for Remittance as Instant Payment.
- 2.9. The Bank shall execute a Payment Order for a Cross-Border Transfer on its maturity date stated in the Payment Order, provided that the maturity date is a Business Day. If the maturity date is not set or a day not being a Business Day is set as the maturity date, the Bank shall execute the Payment Order on the next Business Day.
- 2.10. A one-off Payment Order may be submitted to the Bank not more than 60 calendar days prior to its maturity date.
- 2.11. The Bank shall not execute any Payment Order with a maturity date preceding the day of its receipt by the Bank.
- 2.12. The Bank shall only execute an Over-the-Threshold Transfer with Conversion and an Urgent Transfer on Business Days. An Over-the-Threshold Transfer with Conversion submitted to the Bank as an Urgent Transfer shall be deemed an Urgent Transfer for the purposes of deadlines for submission and execution.
- 2.13. The Bank shall credit an amount of Domestic Transfer within the Bank to the Account on the day of debiting the Payer's Account for the amount.
- 2.14. Any payment operations executed from other banks in favour of the Accounts shall be credited to the Accounts on the same Business Day as the funds are credited to the Bank's account and as the Bank is authorized to execute transactions with these funds, provided that this occurs no later than the time specified in Annex 2 and 4 to these PSC. If the funds are credited to the Bank's account on a weekend day or a public holiday, the Bank shall credit them to the Account on the next Business Day with the exception of payments executed to the Accounts on the basis of payment orders for Instant Payment which the Bank shall credit to the Account on the same Banking Day on which the funds are credited to the Bank's account.
- 2.15. A Payment Order with Currency Conversion shall be executed according to the Bank's exchange rate table in force at the time of its issue.
- 2.16. The Bank shall execute a Payment Order with Currency Conversion according to the individual exchange rate set by the Bank or agreed between the Bank and the Client only on the day of setting or agreement with regard to the exchange rate, provided that such day is a Business Day.
- 2.17. The Bank shall execute a Payment Order with Currency Conversion on the basis of a legally effective and enforceable court decision on ordering of enforcement of a decision by ordering a receivable from the account and on the basis of a warrant of distress pursuant to statutory regulations according to the Bank's exchange rate table in force at the time of execution of the transfer.
- 2.18. Currency conversion as per the above provisions shall be executed in a manner stipulated in section Exchange Rates hereof.
- 2.19. The Bank shall accept an over-the-threshold permanent Payment Order for remittance only in the Euro currency and on Accounts maintained in the Euro currency.
- 2.20. The Bank shall convert the payment operation amount:
  - a) in the Euro currency, if the payer's Account and the beneficiary's account are maintained in another currency than the payment operation currency (explanation: two conversions – both on the debit side as well as on the credit side);
  - b) in a foreign currency, if the payer's Account or the beneficiary's account are maintained in another currency than the payment operation currency (explanation: one conversion, either just on the debit side or just on the credit side),
 applying the Bank's exchange rate table in force at the time of its processing.

The Bank shall not execute any Payment Order for a Domestic Transfer, if the Payer's Account and the Beneficiary's Account are maintained by the Bank in a currency different from the currency of the payment operation and at the same time if the payment operation currency is different than the euro (explanation: two conversions both on the debit side as well as on the credit side).

- 2.21. The Bank shall not execute any partial payments, except for cases set forth herein or when required to do so under a statutory provision.

- 2.22. If, in a payment operation where the Client is the beneficiary, the Bank establishes a discrepancy between the beneficiary's account number and the beneficiary's account name, the Bank shall execute the payment operation exclusively on the basis of the beneficiary's account number.
- 2.23. In Cross-Border Transfers, the Bank shall credit the payment operation amount to the Account on the day stated in the notice of funds transfer in favour of the Bank's Cross-Border Transfers clearing account, provided that the notice is delivered to the Bank no later than the time specified for the Cross-Border Transfer (incoming payment) in Annex 4 to these PSC. If such day is a weekend day or a public holiday, the Bank shall credit the payment operation amount to the Account on the next Business Day. However, unless the payment operation amount is subsequently also credited to the Bank's account, the Bank shall debit the funds provided in this manner from the Client's Account even without submission of a Payment Order.
- 2.24. If the Client submits several Payment Orders to the Bank on the same day without stating the maturity date, or stating a maturity date identical with the date of their receipt, or if the Client submits another Payment Order to the Bank during repeated execution of the Payment Order, the Bank shall stipulate the order of execution of such Payment Orders.

#### *Cash Payment Operation*

- 2.25. The Bank shall execute a Payment Order for a cash deposit or withdrawal submitted at the Branch on the day of its receipt. The Bank shall execute a cash deposit, if it at the same time also received the funds in the corresponding amount.
- 2.26. The Bank may condition the execution of a Payment Order for a cash withdrawal by prior notice to be made by the Client.
- 2.27. If the Client withdraws funds in a foreign currency, the Bank may disburse a portion thereof in the domestic currency, should it not have the means of payment corresponding to the nominal value necessary to disburse the funds in a foreign currency available at the Branch where the disbursement is made.
- 2.28. The Bank shall execute a Payment Order for a cash deposit via the Payment Card through the Bank's self-service devices on the date of its receipt, if it was received by the 21.00 hrs, otherwise on the next Banking Day. The Bank and the Client have agreed that the Client agrees with debiting the funds from the Account in the amount of the nominal value of the withheld suspicious banknote credited to the Account, if it is proved later that such banknote was counterfeit.
- 2.29. The Bank shall provide or make available the Domestic Transfer amount in cash to the Client on the day of depositing the amount in cash.

#### *Funds Transfer without Payment Order Submission*

- 2.30. The Bank shall debit funds from the Account without a Payment Order:
- a) on the basis of a legally effective and enforceable court decision on ordering of enforcement of a decision by ordering a receivable from the account;
  - b) on the basis of a warrant of distress;
  - c) to settle a Fee;
  - d) to settle the Bank's receivables;
  - e) in effecting tax withholding;
  - f) in correcting an erroneous or fraudulent payment operation; or
  - g) on other grounds set forth in the GBC, in the product-specific business conditions or in the Contract, and such debiting of funds shall also take place if there are not sufficient funds on the Account.

#### *Non-Execution of the Payment Order*

- 2.31. The Bank shall not accept or shall not execute a Payment Order:
- a) which is not in line with the PSC and the GBC;
  - b) which contains information that has been corrected, struck through, is incomplete, filled in in a manner not customary in banking practice;
  - c) in case there are not enough funds on the Account to execute the Payment Order, unless agreed or stipulated otherwise; if several Payment Orders are due at the same time and there are not enough funds on the Account to execute the Payment Orders, the Bank shall set the sequence of execution of the Payment Orders;

- d) if the funds on the account or on the deposit account are blocked pursuant to statutory regulations, with the exception of a Payment Order served upon the Bank pursuant to the Code of Distress Procedure;
- e) the execution whereof is prevented by another Instruction, statutory provision, decision of a competent authority or another legal fact binding upon the Bank;
- f) in favour of prohibited banks or sanctioned persons or entities;
- g) if the Deposit Product funds are blocked under Article 2.39. of these PSC;
- h) in other justified cases.

The Bank has the right not to execute a Payment Order if, after payment, insufficient funds would remain on the originating account for the payment of taxes pursuant to applicable legislation.

- 2.32. The Bank may refuse to accept or execute a Payment Order, with notice to the Client in compliance with statutory deadlines with regard to the manner of delivery of the Payment Order. The Bank may charge a Fee for such notice.
- 2.33. The Bank shall notify the Client of the non-acceptance or non-execution of the Payment Order with regard to the manner of delivery of the Payment Order.

*Corrective Clearing of an erroneous or fraudulent payment operation*

- 2.34. The Client shall notify the Bank of any unauthorized or fraudulent or erroneously executed payment operation and shall raise their Claim with the Bank without undue delay, however, no later than within the period stipulated in the Complaints Rulebook.
- 2.35. The Bank shall execute Corrective Clearing without undue delay after the Bank has learned about or found a clearing error.
- 2.36. It is not possible to use Corrective Clearing to remove a payment operation error caused by the Client.
- 2.37. If possible, the Bank shall inform the Client, in writing or in electronic form, of having executed Corrective Clearing.
- 2.38. If an erroneous clearing was done by mistake of a person authorized to execute corrective clearing and such person notifies the Bank of this fact, the Bank may block funds on a Deposit Product for this purpose in the amount of the erroneous transfer until the time such person gives an instruction to execute corrective clearing.
- 2.39. If the Bank reasonably suspects that a payment operation executed in respect of a Deposit Product is fraudulent, the Bank shall be authorized to block the Deposit Product funds in the amount of the fraudulent transfer for five working days following the day when the Bank became aware of the suspicious fact and investigate the circumstances of the execution of this transfer. If it is credibly and objectively proven that the blocked funds were credited to the Deposit Product as a result of fraudulent actions by the Client or a third party, the Bank shall be authorized to debit the funds from the Deposit Product and return them to the account from which they were transferred.

### 3. DOMESTIC TRANSFERS

#### 3.1. Domestic transfers shall include:

- a) Payment Orders for remittance:
  - aa) in the Euro currency or in a foreign currency, if the Bank is both the payer's bank as well as the beneficiary's bank;
  - ab) in the Euro currency to another bank with registered office in the Slovak Republic;
  - ac) in the Euro currency to another bank with registered office in a SEPA country that is reachable in terms of SEPA.
- b) Payment Orders for Direct Debit in the Euro currency:
  - ba) if the Bank is both the payer's bank as well as the beneficiary's bank;
  - bb) to another bank with its registered office in the Slovak Republic;
  - bc) to another bank with its registered office in a SEPA country that is reachable in terms of SEPA.

A Payment Order for Remittance in the Euro currency to another bank with its registered office in a SEPA country that has acceded to SEPA which does not have the form prescribed for a Domestic Transfer shall be executed as a Cross-Border Transfer.

The list of SEPA Countries is provided in Annex 1 hereto.

*Payment Order for Remittance*

- 3.2. Other mandatory requisites of the Payment Order for remittance, Urgent Transfer and Instant Payment shall include:
  - a) payer's account number in the IBAN format;
  - b) beneficiary's account number in the IBAN format;
  - c) beneficiary's account name, which in the case of a natural person must include the name and surname and in the case of a legal person must include the business name, including the legal form, or the name of the legal person under which the beneficiary's account is maintained at the beneficiary's bank.
- 3.3. The IBAN format is stated in Annex 3 hereto.
- 3.4. If the Client fills in the BIC SWIFT code of the beneficiary's bank in the Payment Order, which is different to the BIC SWIFT code of the beneficiary's bank stipulated by the Bank on the basis of the beneficiary's account number in the IBAN format stated by the Client, the Bank shall be entitled:
  - a) to execute such Payment Order on the basis of the beneficiary's account number in the IBAN format; and
  - b) change the BIC SWIFT code of the beneficiary's bank provided by the Client to the BIC SWIFT code of the beneficiary's bank stipulated by the Bank on the basis of the beneficiary's account number in the IBAN format.
- 3.5. The payer's reference is non-mandatory information for the payment operation beneficiary intended to specify the payment. It is a variable symbol equivalent allowing the beneficiary to identify the payment operation.
- 3.6. If the Client fills in the variable symbol, specific symbol or constant symbol (or any combination thereof, or all together), the Bank shall transfer these symbols to the payer's reference in the structure: /VS/SS/CS.
- 3.7. In the case of a Payment Order for remittance on the basis of which a payment operation in a foreign currency is executed within the Bank, it is not possible to define the beneficiary's account name, the payer's reference or the Note for beneficiary.
- 3.8. In case of a one-off Payment Order for remittance with a maturity date other than the current date or in case of a permanent Payment Order for remittance, it is not possible to reserve the funds necessary to execute the payment operation on the Account in advance. The Client shall ensure sufficient funds on the Account at the beginning of the day being the maturity date.
- 3.9. The Client may choose the number of repetition days of the Payment Order for remittance, provided that the maximum possible number of repetition days shall be 14 Banking Days including its maturity date:
  - a) in case of a one-off Payment Order for remittance submitted at a Branch via the Electronic Service of Internet Banking or File Transfer;
  - b) in case of a permanent Payment Order for Remittance.

The Client shall not be entitled to select the number of days over which the Payment Order shall be repeated, if:

  - a) the currency in which the Payment Order shall be executed is different from the currency of the Account from which the Payment Order shall be executed,
  - b) the currency in which the Payment Order shall be executed is different from the EUR currency.
  - c) the Payment Order shall be executed as an Urgent Transfer or as an Instant Payment.

The terms of repeated execution of the Payment Order by the Bank are stated in Annex 2 to PSC. Unless the Client opts for repeated execution of the Payment Order for remittance, the Bank shall only attempt once to execute such Payment Order.
- 3.10. If the Client fails to request the Bank to repeat the Payment Order for remittance according to the previous sentence and in case of a lack of funds at the time of clearing, the Bank shall not execute the Payment Order repeatedly.
- 3.11. A permanent Payment Order for remittance may not be amended at the time when the Bank is executing it repeatedly after the maturity date on the grounds of lack of funds on the Account on the maturity date. Such Payment Order may be changed or amended with effect as of the next maturity date.
 

A permanent Payment Order for remittance may be revoked at a time when the Bank executes it repeatedly after its maturity period on the grounds of lack of funds on the Account on the maturity

date. The Bank shall not execute such Payment Order any more as of the moment of its revocation by the Client. If the Client asks the Bank to cancel a permanent Payment Order on a future date and the Payment Order is due on that date, the Bank will execute it on that date and if the Client has asked the Bank to repeat the execution of the Payment Order due to insufficient funds in the Account on the due date, the Bank will execute the Payment Order repeatedly in accordance with the number of repetitions chosen by the Client and only subsequently will cancel the permanent Payment Order for payment.

- 3.12. The Bank shall execute Payment Orders for remittance in the EUR currency in favour of accounts maintained by FIT 2.0 banks and by Česká spořitelna, a.s. in accordance with the conditions and deadlines specified in Annex 2 hereof. The list of FIT 2.0 banks is included in Annex 1 hereto.
- 3.13. The Client may ask the Bank to stop executing a permanent Payment Order for remittance by stipulating, in the Payment Order, the date of termination of execution of such Payment Order, or by stipulating the total number of remittances to be executed based on such Payment Order, If the Client defines several trigger events for the termination of execution of the permanent Payment Order for remittance, the Bank shall terminate the execution of the permanent Payment Order for remittance on occurrence of the first trigger event defined by the Client.
- 3.14. If the Client defines that the execution of the Payment Order for remittance be terminated on reaching a total amount of remittances executed based on such Payment Order, the Bank shall also execute a partial remittance on the basis of such Payment Order, to be in such amount so as to meet the total amount of remittances stipulated by the Client.

#### *Direct Debit*

- 3.15. The Bank shall execute a Direct Debit, if the Client granted their Consent to Direct Debit in favour of the Direct Debit Beneficiary, or if they allowed any Direct Debits from the Account, no later than on the day prior to its maturity date.
- 3.16. The Client who is the Direct Debit payer may give an Instruction to the Bank to:
  - a) execute any Direct Debit from their Account (the account is open to any Direct Debit and all Payment Orders for Direct Debit shall be executed that have to be executed from the Account without the Client having granted their Direct Debit Consent in the CORE, COR1 scheme, shall not apply to the B2B scheme), or
  - b) restrict the Direct Debit to a mandate reference and at the same time to a certain amount, frequency or both (the account is conditionally protected against Direct Debit and only the Direct Debit shall be executed in respect whereof the Client granted the Direct Debit Consent), or
  - c) block any Direct Debit from their Account (the account is closed to any Direct Debit and all payment orders for Direct Debit shall be rejected), or
  - d) block any Direct Debit coming from one or more clearly identifiable Direct Debit Beneficiaries (the account is closed to a particular Direct Debit Beneficiary); or
  - e) execution of a Direct Debit by one or more clearly identifiable Direct Debit Beneficiaries (the account is open to a particular Direct Debit Beneficiary or Direct Debit Beneficiaries).
 Payment Orders for Direct Debit in the B2B scheme shall only be executed if the Client granted the Direct Debit Consent ;
- 3.17. The Instruction as per the previous section shall be effective towards the Bank on the day of its receipt by the Bank, unless a different effective date is stated in the Direct Debit Consent. If the Account is closed to Direct Debit, it is not possible to grant the Direct Debit Consent outside of the Branch via the Bank's contractual partners.
- 3.18. The Client notes that:
  - a) the Direct Debit Consent in favour of one or more Direct Debit Beneficiaries shall supersede the previous Instruction for execution of any Direct Debits from the Client's Account;
  - b) the Direct Debit Consent in favour of one or more Direct Debit Beneficiaries shall not supersede previous Direct Debit Consents in favour of other Direct Debit Beneficiaries, unless the Client gives the Bank a clear Instruction to revoke the same;
  - c) the Bank shall revoke the Direct Debit Consent in favour of a particular Direct Debit Beneficiary only on the basis of a specific Instruction to revoke the same;
  - d) the Instruction to block any Direct Debit from the Client's Account shall temporarily restrict all previous Direct Debit Consents until the time the Client repeatedly gives another Instruction to the Bank;



- e) the Instruction to execute any Direct Debits shall be considered a Direct Debit Consent for all Direct Debits to be executed from the Account.
- 3.19. All newly opened Accounts with the Bank shall be conditionally protected against Direct Debit. The Client may anytime request the Bank to change the Account protection type. For Accounts with an established direct debit consent in favour of a Direct Debit Beneficiary as of the SEPA introduction date in the Slovak Republic, such direct debit consent shall be deemed the Direct Debit Consent and such Account shall be conditionally protected against Direct Debit.
- 3.20. The Client (the Direct Debit Payer) may revoke a waiting Payment Order for Direct Debit (refusal) no less than a day before its maturity date.
- 3.21. The Client (Direct Debit Payer) may request the refund of an executed Direct Debit (refund) within 8 weeks from the day of its execution without stating a reason. The request for refund of an executed Direct Debit (refund) received on a Banking Day shall be executed no later than within two Business Days. The right to refund may not be exercised in the B2B scheme.
- 3.22. The Client shall ensure sufficient funds on the Account to execute a Payment Order for Direct Debit at the beginning of its maturity date. If funds in the amount of the Direct Debit to be executed are not on the Account at the beginning of the maturity date, the Bank shall not execute the Payment Order for Direct Debit. Repetition of the Payment Order for Direct Debit shall not be possible.
- 3.23. The Bank shall accept the Payment Order for Direct Debit exclusively on the basis of a Contract between the Bank and Direct Debit Beneficiary. The Bank shall execute the Payment Order for Direct Debit only in the Euro currency and from an account maintained in the Euro currency.
- 3.24. Payment Orders for Direct Debit shall be delivered to the Client's Account no later than on the Business Day before their maturity date.
- 3.25. The Bank shall not execute a Payment Order for Direct Debit if 36 months have passed since the day of its last execution.

#### *Direct Debit Consent*

- 3.26. The Direct Debit Consent may only be granted in respect of the Account maintained in the Euro currency. The Direct Debit Consent in the B2B scheme may not be established on Accounts held by consumers.
- 3.27. The Direct Debit Consent shall include:
  - a) CID of the Direct Debit Beneficiary and effective date;
  - b) If the Client also includes the Mandate reference (a unique identifier assigned to the Client by the Direct Debit Beneficiary and stated in the Mandate) in the Direct Debit Consent, the Mandate reference shall be identical both with the information in the Mandate as well as in the delivered Payment Order for Direct Debit;
  - c) Scheme type – for Accounts held by consumers, the scheme type is CORE ; for accounts maintained for natural persons – sole traders, legal entities and the public or non-profit sector, also the B2B scheme type may be opted for;
  - d) Direct Debit type – may be defined as follows by the Client:
    - da) One-off Direct Debit may only be executed once from the Account, only if the Payment Order for Direct Debit is accepted by the Bank with the Direct Debit OOFF type (one-off). If the Bank receives a Payment Order for Direct Debit with the Direct Debit FRST (recurrent – first), RCUR (recurrent) or LAST/FNAL (recurrent – last) type, the Bank shall not attempt to execute a Direct Debit from the Account and the Direct Debit shall be refused on its maturity date.  
The Direct Debit Consent on the Client's Account shall automatically be revoked upon the first successful implementation of the Payment Order for Direct Debit.
    - db) Recurrent Direct Debit may be executed from the Account if the Payment Order for Direct Debit is delivered to the Bank with the FRST (recurrent – first), RCUR (recurrent) or LAST/FNAL (recurrent – last) Direct Debit type. If the Bank receives a Payment Order for Direct Debit with the OOFF (one-off) Direct Debit type, the Bank shall not execute a Direct Debit and it shall be rejected on its maturity date.  
The Direct Debit Consent on the Account shall be in force until the Client's Instruction to revoke the same. The Direct Debit Consent shall not be automatically revoked by the Bank upon execution of the Payment Order for Direct Debit with the LAST/FNAL (recurrent – last) Direct Debit type.

The Direct Debit Consent granted by the Client on the basis of CID of the Direct Debit Beneficiary does not have to contain the mandatory requisites stated above.

3.28. The Direct Debit Consent may include:

- a) Direct Debit name; information for easier orientation in the granted Direct Debit Consents;
- b) Direct Debit frequency defined as follows:
  - ba) Not stated - Payment Orders for Direct Debit may be executed without any restrictions during the day, provided that every Payment Order for Direct Debit shall meet the Direct Debit limit condition;
  - bb) Daily - only one Payment Order for Direct Debit may be executed during one day, provided that it shall meet the condition of the Direct Debit limit;
  - bc) Monthly - only one Payment Order for Direct Debit may be executed during the month (first to last day in the month), provided that it shall meet the condition of the Direct Debit limit;
  - bd) Quarterly - only one Payment Order for Direct Debit may be executed during a quarter (January - March, April - June, July - September, October - December), provided that it shall meet the condition of the Direct Debit limit;
  - be) Semi-annual - only one Payment Order for Direct Debit may be executed during a semi-annual period (January - June, July - December), provided that it shall meet the condition of the Direct Debit limit;
  - bf) Annual - only one Payment Order for Direct Debit may be executed during the calendar year (January - December), provided that it shall meet the condition of the Direct Debit limit.

If the Client does not state the frequency of Direct Debit, the frequency is deemed not stated. The Direct Debit frequency may only be stated if the Direct Debit type as per the Direct Debit Consent is „recurrent“.

Not executed or rejected Payment Orders for Direct Debit shall not be included in the set frequency.

- c) Direct Debit limit; the Payment Order for Direct Debit shall be executed in the stated frequency if the Direct Debit limit is equal to or higher than the amount stated in the Payment Order for Direct Debit, if no limit is indicated, the Payment Order for Direct Debit shall be executed;
- d) Force and effect expiration date: the Direct Debit Consent shall be revoked on this day, however, the Direct Debits due on this day shall yet be executed.

3.29. The Account protection type shall take precedence to the Direct Debit Consent.

3.30. The Bank may unilaterally revoke the Direct Debit Consent on expiration of 36 months since its granting, if no Payment Order for Direct Debit was executed on its basis during that period, or on expiration of 36 months since the execution of the last Payment Order for Direct Debit.

#### 4. EXECUTION OF CROSS-BORDER TRANSFERS

4.1. The Bank shall execute Cross-Border Transfers in currencies and periods stated in Annex 4 hereto.

4.2. The Bank shall execute Cross-Border Transfers with payment terms:

- a) OUR - the fees of the Bank and the fees of other banks involved in the transfer shall be borne by the payer; or
- b) SHA - the fees of the Bank shall be borne by the payer and the fees of other banks involved in the transfer shall be borne by the beneficiary.

The Bank shall not accept and shall not execute any Cross-Border Transfers with the BEN payment term.

4.3. The fees of banks involved in a Cross-Border Transfer with the OUR payment term shall be cleared to the debit of the payer's Account on the day of execution of the Cross-Border Transfer by the Bank provided that their amount has been known to the Bank in advance, or in arrears on the basis of a request of the respective bank in the amount of the costs billed by the same. If one currency is converted to another in clearing such fees, the Bank shall execute such conversion at exchange rates stated in the Exchange Rates section.

- 4.4. The Bank shall execute a Cross-Border Transfer with the permitted payment term listed in Annex 4 hereto.
- 4.5. Other information and conditions that the Bank requires in certain forms of Payment Order for Cross-Border Transfers or when submitting such orders by certain means include:
- a) Transfer method; SWIFT;
  - b) Payer information comprising the Account number in the IBAN or BBAN format, Account name, registered office or registered personal residence address;
  - c) Beneficiary information comprising:
    - ca) Beneficiary's account number in the IBAN format for transfers in the EUR currency to banks of beneficiaries located in a SEPA country, which are not reachable in terms of SEPA;
    - cb) Beneficiary's account number in the IBAN or BBAN format (basic account number) for transfers in foreign currencies to / outside the SEPA countries;
    - cc) Beneficiary's name, which in the case of a natural person must include the name and surname and in the case of a legal person must include the business name, including the legal form, or the name of the legal person under which the beneficiary's account is maintained at the beneficiary's bank;
    - cd) municipality and Country ISO code of the beneficiary's registered personal residence or registered office;
  - d) Information on the beneficiary's bank in the extent:
    - da) BIC SWIFT code; or
    - db) national clearing code; and
    - dc) exact and non-abbreviated name and exact address; and
    - dd) country ISO code.

The IBAN, BIC SWIFT code format is stated in Annex 3 hereto.

Examples of how to structure the national clearing code for certain countries are given in Annex 4 hereto.

Further mandatory requisites of the Payment Order for Cross-Border Transfer are stated in Annex 4 hereto.

- 4.6. In the event that the Client in filling out a Payment Order for Cross-Border Transfer enters the beneficiary's account in IBAN format, and the BIC SWIFT code of the beneficiary's bank is different from the BIC Swift code of the beneficiary's bank as determined by the Bank on the basis of the beneficiary's account number in IBAN format provided by the Client, the Bank shall be entitled to:
- a) execute the Payment Order on the basis of the beneficiary's account number in IBAN format, and
  - b) change the BIC SWIFT code of the beneficiary's bank entered by the Client for the BIC Swift code of the beneficiary's bank as determined by the Bank on the basis of the beneficiary's account number in IBAN format.

#### *Bank's Review of the Payment Order for Cross-Border Transfer*

- 4.7. The Bank shall carry out a subject-matter review of the Payment Order requisites:
- a) completeness of identification of the beneficiary's bank by the BIC SWIFT code, national clearing code with the name and address of the bank, as well as identification of the beneficiary's bank against negative information available to the Bank;
  - b) admissibility of execution of the transfer in the currency stipulated by the Client.
  - c) completeness of any other mandatory requisites for execution of the Payment Order stated in Annex 4 to PSC in the section entitled "Other Mandatory Requisites of a Payment Order for Cross-Border Transfer".

Upon receipt of a Payment Order for a Cross-Border Transfer, the Bank shall check whether all applicable legal conditions and conditions specified in these PSC for the execution of the Cross-Border Transfer by the Bank are met. If this is not the case, the Bank shall refuse to execute such Cross-Border Transfer and inform the Client accordingly in the manner specified in these PSC.

#### *Prohibited Countries and High-Risk Countries*

- 4.8. At the Branch and at [www.slsp.sk](http://www.slsp.sk), the Bank shall publish an up-to-date list of prohibited countries that the Bank shall not execute any Cross-Border Transfers to and from and a list of high-risk

countries in which a successful execution of a Cross-Border Transfer cannot be guaranteed with regard to the overall situation in the country, and with regard to which the Client shall prove the subject-matter of payment of such Cross-Border Transfer to the Bank in a credible manner.

- 4.9. The Bank shall advise the Client of the risks associated with the execution of payment operations into high-risk countries at the Branch, at [www.slsp.sk](http://www.slsp.sk) or in any other manner agreed with the Bank. By their submission of a Payment Order for a Cross-Border Transfer into a high-risk country to the Bank, the Client accepts the risk resting upon the impossibility to guarantee a successful execution of such Payment Order by the Bank even despite the Bank meeting all of its obligations in executing the same. The Bank shall not be liable if, as a result of the above facts, the funds transferred on the basis of such Payment Order are not credited to the beneficiary's account, or are not credited to the beneficiary's account in time, or are blocked on the beneficiary's account, or are withheld in any other manner, or if the payment is refunded and the transfer amount is reduced by foreign bank fees.
- 4.10. The Client notes that no sanctioned person or sanctioned entity may be the payer or beneficiary of a Cross-Border Transfer to or from a high-risk country, or no goods, services or another performance subject to any international sanction pursuant to applicable statutory regulations or decisions of public authorities may be the subject-matter of a Cross-Border Transfer to or from a high-risk country. The Client shall have the obligation to prove the subject-matter of payment of the Cross-Border Transfer to or from a high-risk country, provided that the Bank may, in justified cases, refuse to execute such Cross-Border Transfer, in particular if the Client fails to comply with this obligation or if the subject-matter of payment is subject to international sanctions pursuant to applicable statutory regulations or decisions of public authorities.
- 4.11. The Client notes that the Bank may refuse to execute a Cross-Border Transfer in cases deserving special attention, in particular when the Bank possesses negative information about the beneficiary's bank, including, but not limited to, information on pending bankruptcy proceedings, revocation of banking licence, institution of receivership by a local regulatory authority or imposition of a sanction or fine by a local regulatory authority for non-compliance with statutory regulations equivalent to the local banking act or anti-money-laundering act or act on protection against terrorism financing.

## 5. EXCHANGE RATES

- 5.1. In executing the Instruction for purchase or sale of funds in foreign currencies, the Bank shall apply exchange rates published at the Branch and at [www.slsp.sk](http://www.slsp.sk).
- 5.2. If the payment operation currency is different from the Account currency, the conversion shall be made as follows:
- a) Transfer amount up to EUR 24,999.99 (conversion at the ECB exchange rate) for a transfer from the Account in favour of an account held at another bank:
    - aa) Exchange rate pursuant to the Bank's current exchange rate table: exchange rate for foreign exchange sale for a transfer in a foreign currency from the Account maintained in the Euro currency and exchange rate for foreign exchange purchase for a transfer in Euros from the Account maintained in a foreign currency;
    - ab) Cross exchange rate - ratio between the exchange rates for foreign exchange purchase of the currency in which the Account is maintained and for foreign exchange sale of the currency of the transfer, unless these currencies are identical, provided that the transaction volume shall be multiplied by the cross exchange rate (if the transaction volume is in the primary currency) or divided by the cross exchange rate (if the transaction volume is in the secondary currency); which currency is primary and which secondary shall be determined by customary practice on the banking market.
    - ac) Individual exchange rate - on the basis of the investment instruments trading agreement entered into between the Client and the Bank.
  - b) Transfer amount up to EUR 24,999.99 (conversion at the ECB exchange rate) for a transfer from another bank in favour of the Account:
    - ba) Exchange rate pursuant to the Bank's current exchange rate table - exchange rate for foreign exchange purchase for a transfer in a foreign currency in favour of Account

maintained in Euros and exchange rate for foreign exchange sale for a transfer in Euros in favour of the Account maintained in a foreign currency;

- bb) Cross exchange rate - ratio between the exchange rates for foreign exchange sale of the currency in which the Account is maintained and for foreign exchange purchase of the currency of the transfer, unless these currencies are identical, provided that the transaction volume shall be multiplied by the cross exchange rate (if the transaction volume is in the PRIMARY currency) or divided by the cross exchange rate (if the transaction volume is in the SECONDARY currency); which currency is primary and which secondary shall be determined by customary practice on the banking market.
  - c) Transfer amount above EUR 25,000 inclusive (conversion at the ECB exchange rate) individual exchange rate stipulated by the Bank or agreed between the Bank and the Client.
- 5.3. Exchange rates for refund of a non-executed Payment Order to the Client's Account:
- a) Transfer refund up to EUR 24,999.99 (conversion at the ECB exchange rate):
    - aa) Exchange rate pursuant to the Bank's current exchange rate table - exchange rate for foreign exchange purchase for a transfer in a foreign currency in favour of the Account maintained in Euros and exchange rate for foreign exchange sale for a transfer in Euros in favour of the Account maintained in a foreign currency;
    - ab) Cross exchange rate - ratio between the exchange rates for foreign exchange sale of the currency in which the Account is maintained and for foreign exchange purchase of the currency of the transfer, unless these currencies are identical, provided that the transaction volume shall be multiplied by the cross exchange rate (if the transaction volume is in the PRIMARY currency) or divided by the cross exchange rate (if the transaction volume is in the SECONDARY currency); which currency is primary and which secondary shall be determined by customary practice on the banking market.
  - b) Refund of a payment above EUR 25,000 inclusive (conversion at the ECB exchange rate): an individual exchange rate shall be stipulated by the Bank or agreed between the Bank and the Client.
- 5.4. Payment operations with conversion within the Bank:
- a) in the Euro currency - the Bank allows the execution of a payment operation where the payer's Account and the beneficiary's account are maintained in another currency than the payment operation currency;
  - b) in a foreign currency - the Bank allows the execution of a payment operation, where the payer's Account or the beneficiary's account are maintained in another currency than the payment operation currency. The Bank shall convert the payment operation amount at an exchange rate pursuant to the Bank's current exchange rate table in force at the time of its processing.

## 6. FOREIGN EXCHANGE PAYMENT SERVICES

- 6.1. In executing the Instruction for purchase or sale of funds in foreign currencies, the Bank shall apply exchange rates published at the Branch and at [www.slsp.sk](http://www.slsp.sk).
- 6.2. The Bank shall purchase coins in foreign currencies stated in the Bank's exchange rate table within the scope of the Branch requirements.
- 6.3. Payment operation types and exchange rates applied:

Payment operation		Exchange rate
<b>Foreign exchange operations</b>	Foreign currency purchase from the Client	Foreign currency purchase
	Foreign currency sale to the Client	Foreign currency sale
<b>Cash operations executed with conversion</b>	Foreign currency cash deposit to an account maintained in the EUR currency	Foreign currency purchase
	Foreign currency cash withdrawal from an account maintained in the EUR currency	Foreign currency sale

EUR currency cash deposit to an account maintained in a foreign currency	Foreign currency sale
EUR currency cash withdrawal from an account maintained in a foreign currency	Foreign currency purchase
Foreign currency 1 cash deposit to an account maintained in foreign currency 2	Ratio between the exchange rates foreign currency 1 purchase and foreign currency 2 sale
Foreign currency 1 cash withdrawal from an account maintained in foreign currency 2	Ratio between the exchange rates foreign currency 1 sale and foreign currency 2 purchase

## 7. PAYMENT CARD AND CREDIT CARD OPERATIONS

- 7.1. The Bank shall clear a payment operation executed via a Payment Card or via a Credit Card by debiting the Account or the Card Account in respect whereof it was issued without delay, no later than on the next Business Day after receiving the respective information or supporting documents required for clearing such payment operations.
- 7.2. The Bank may reserve funds on the Account or on the Card Account in the amount of the payment operation for a period from receiving the information or supporting documents concerning the payment operation to its clearing, however, for no longer than for 14 Banking Days. The Bank's rights for clearing of the payment operation shall not be prejudiced by the fact that reservation of funds on the Account or on the Card Account was cancelled already.
- 7.3. The Bank shall clear the payment operations executed via the Payment Card or via the Credit Card abroad in accordance with the terms of the international card companies. The Bank shall apply the exchange rate valid on the clearing day to the conversion in the case of a Payment Card issued in respect of the Account maintained in a currency other than EUR.
- 7.4. The reserved amount may differ from the actual cleared amount to be posted to account upon conversion to Euros at the current conversion exchange rate of the card company on the transaction clearing day.
- 7.5. The Bank shall also clear the Fee according to the Service Charge List on the transaction clearing day.
- 7.6. If a Payment Card is issued in respect of two Accounts maintained in different currencies, the payment operation executed via the Payment Card shall be cleared by debiting the Account maintained in the same currency as the clearing currency of the card company for the respective payment operation type and only if there are insufficient funds in the Account, the payment operation in question shall be cleared by debiting to the other of the Accounts.
- 7.7. The manner of executing conversion on the Payment Card or Credit Card is stated in Annex 5 hereto.

## 8. FINAL PROVISIONS

- 8.1. The provisions governing changes and amendments to the GBC shall also be applied accordingly to changes and amendments hereof. The Bank and the Client have agreed that unless the Client notifies the Bank prior to the proposed effective date of the PSC amendments that the Client does not accept such amendments, the Client shall be deemed to have accepted such amendments.
- 8.2. Since parts of Annex 1, 3 and 4 regulating certain aspects of Payment Orders for Cross-Border Transfers to specific countries, the list of prohibited and high-risk countries and certain other payment service conditions that the Bank publishes at its Branches and on [www.slsp.sk](http://www.slsp.sk) are stipulated by third parties, the Bank may change or amend them unilaterally. The Bank shall

publish information about such amendments no later than on the effective date of the amendment.

- 8.3. The PSC shall become effective as of 1 January 2015. The PSC shall, upon becoming legally effective, supersede and replace the General Business Conditions issued by the Bank with legal effect since 1 August 2002 and the Payment Services Conditions of Slovenská sporiteľňa, a. s., in particular concerning the sections that governed the terms of provision of payment services in the PSC.
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## BASIC INFORMATION

Tomášikova 48, 832 37 Bratislava

IČO (Identification number): 00 151 653

Registered with the Commercial Register of City Court in Bratislava III, Section Sa, File no.: 601/B

BIC SWIFT: GIBASKBX

VAT no.: SK7020000262

Tax no.: 2020411536

Number of banking licence: UBD-1247/1996 granted by the National Bank of Slovakia.



## CONTACT DETAILS

[www.slsp.sk](http://www.slsp.sk)

E-mail: [info@slsp.sk](mailto:info@slsp.sk); [ombudsman@slsp.sk](mailto:ombudsman@slsp.sk)

Client Centre: 0850 111 888



## SUPERVISORY BODY

National Bank of Slovakia

Imricha Karvaša 1, 813 25 Bratislava



**List of EEA Member States:**

**Member States of the European Economic Area (EEA):** Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Greece, the Netherlands, Croatia, Ireland, Iceland, Liechtenstein, Lithuania, Latvia, Luxembourg, Malta, Hungary, Germany, Norway, Poland, Portugal, Austria, Rumania, Slovakia, Slovenia, Spain, Sweden, Italy.

**Other territories and autonomous regions:** Martinique, Guadalupe, French Guyana, Réunion, Azores, Madeira, Canary Islands, Ceuta and Melilla, Aland Islands, Mayotte, Saint Barthélemy, St. Martin, St. Pierre, and Miquelon.

**List of SEPA countries:**

**Member States of the European Economic Area (EEA):** Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Greece, the Netherlands, Croatia, Ireland, Iceland, Liechtenstein, Lithuania, Latvia, Luxembourg, Malta, Hungary, Germany, Norway, Poland, Portugal, Austria, Romania, Slovakia, Slovenia, Spain, Sweden, Italy.

**Other territories and autonomous regions:** Martinique, Guadalupe, French Guyana, Réunion, Gibraltar, Azores, Madeira, Canary Islands, Ceuta and Melilla, Aland Islands, Mayotte, Saint Barthélemy, St. Martin, St. Pierre, and Miquelon.

**Countries that have acceded to SEPA, including their other territories and autonomous regions:** Switzerland, Monaco, San Marino, Andorra, the Vatican and the United Kingdom of Great Britain and Northern Ireland, Bailiwick of Jersey, Gibraltar, Guernsey, Isle of Man.

**List of Eurozone Member States:**

Belgium, Croatia, Cyprus, Estonia, Finland, France, Greece, the Netherlands, Ireland, Latvia, Lithuania, Luxembourg, Malta, Germany, Portugal, Austria, Slovakia, Slovenia, Spain, Italy.

**ERSTE GROUP Financial Group for Payment Services**

BIC SWIFT code	Bank	Country
GIBAATWW	Erste Bank der Oesterreichischen Sparkassen AG	Austria
GIBAATWG	Erste Group Bank AG	Austria
GIBACZPX	Česká spořitelna, a.s.	Czech Republic
ESBCHR22	Erste & Steiermärkische Bank dd.	Croatia
GIBAHUHB	Erste Bank Hungary Zrt.	Hungary
RNCBROBU	Banca Comercială Română, S.A.	Romania
GIBASKBX	Slovenská sporiteľňa, a.s.	Slovakia
GIBARS22	Erste Bank a.d. Novi Sad	Serbia

**FIT 2.0 banks for Payment Services**

<b>BIC SWIFT code</b>	<b>Bank</b>	<b>Country</b>
<b>GIBAATWW</b>	Erste Bank der Österreichischen Sparkassen AG	Austria
<b>GIBAATWG</b>	Erste Group Bank AG	Austria
<b>KRECAT2G</b>	Bankhaus Krentschker & Co. AG	Austria
<b>KSPKAT2K</b>	Kärntner Sparkasse AG	Austria
<b>SBGSAT2S</b>	Salzburger Sparkasse AG	Austria
<b>SPHBAT21</b>	Niederoesterreichische Sparkasse AG Hainburg	Austria
<b>STSPAT2G</b>	Steiermärkische Bank und Sparkassen AG	Austria
<b>SPIHAT22</b>	Tiroler Sparkasse Bank AG Innsbruck	Austria
<b>GIBAAT21</b>	Die Zweite Wiener Vereins-Sparkasse AG	Austria
<b>ASPKAT2L</b>	Allgemeine Sparkasse Oberösterreich Bank AG	Austria
<b>LISPAT21</b>	Lienzer Sparkasse AG	Austria
<b>SPAMAT21</b>	Sparkasse der Stadt Amstetten AG	Austria
<b>SPBDAT21</b>	Sparkasse Baden	Austria
<b>SPKIAT2K</b>	Sparkasse der Stadt Kitzbühel	Austria
<b>SPKUAT22</b>	Sparkasse Kufstein, Tiroler Sparkasse	Austria
<b>SPLSAT21</b>	Sparkasse Langenlois	Austria
<b>SPNGAT21</b>	Sparkasse Neunkirchen	Austria
<b>SPPBAT21034</b>	Sparkasse Eferding-Peuerbach-Waizenkirchen	Austria
<b>SPPOAT21</b>	Sparkasse Pottenstein NÖ	Austria
<b>SPPRAT21</b>	Sparkasse Pregarten-Unterweissenbach AG	Austria
<b>SPRHAT21</b>	Sparkasse Ried im Innkreis-Haag am Hausruck	Austria
<b>SPZWAT21</b>	Waldviertler Sparkasse Bank AG	Austria
<b>SSKOAT21</b>	Sparkasse Korneuburg AG	Austria
<b>SPPDAT21</b>	Sparkasse Poysdorf AG	Austria
<b>SPKDAT21</b>	Kremser Bank und Sparkassen AG	Austria
<b>SPHEAT21</b>	Sparkasse Herzogenburg-Neulengbach Bank AG	Austria
<b>ABSBBA22</b>	Sparkasse Bank d.d.	Bosna and Hercegovina
<b>GIBACZPX</b>	Česká spořitelna, a.s.	Czech Republic
<b>OPPOMEPG</b>	Erste Bank AD Podgorica	Monte Negro
<b>ESBCHR22</b>	Erste & Steiermärkische Bank d.d.	Croatia
<b>GIBAHUHB</b>	Erste Bank Hungary Zrt.	Hungary
<b>INSBMK22</b>	Sparkasse Bank Makedonija AD	Macedonia
<b>RNCBROBU</b>	Banca Comercială Română, S.A.	Romania
<b>GIBASKBX</b>	Slovenská sporiteľňa, a.s.	Slovakia
<b>KSPKSI22</b>	Banka Sparkasse d.d.	Slovenia
<b>GIBARS22</b>	Erste Bank a.d. Novi Sad	Serbia

**Deadlines for debiting funds from the Account on the basis of Payment Orders for Domestic Transfers due on the date of submission, subject to acceptance of the Payment Order by the Bank for execution (Standard Outgoing Payment and Urgent Transfer)**

<b>Payment Order for:</b>	<b>Time of submission of the Payment Order:</b>	<b>Date of debiting the funds from the Account:</b>
Remittance	Before the end of Branch opening hours, no later than by 21:30 hrs.	On the day of submission of the Payment Order to the Bank
	After 21:30 hrs. *	On the next Banking Day after submission of the Payment Order to the Bank
Urgent Transfer	Until 14:30 hrs.	On the day of submission of the Payment Order to the Bank
	After 14:30 hrs. **	On the next Business Day after submission of the Payment Order to the Bank
Over-the-Threshold Transfer with Conversion	Until 16:30 hrs.	On the day of submission of the Payment Order to the Bank
	After 16:30 hrs. **	On the next Business Day after submission of the Payment Order to the Bank
Transfer from the amount blocked on the basis of an enforcement procedure (including over-the-threshold transfer with conversion from the amount blocked on the basis of an enforcement procedure)	Until 15:30 hrs.	On the day of submission of the Payment Order to the Bank
	After 15:30 hrs. *	On the next Banking Day after submission of the Payment Order to the Bank
payment of a Receivable from a Credit/Gift Card	Until 21:00 hrs.	On the day of submission of the Payment Order to the Bank
	After 21:00 hrs.	The Bank shall deduct funds from the Account on the day of submission of the Payment Order to the Bank and it shall credit the same to the Card Account on the next Banking Day after submission of the Payment Order.
payment of a Receivable from a Credit/Gift Card via a cash deposit	Until 21:00 hrs.	On the day of submission of the Payment Order to the Bank
	After 21:00 hrs. *	The Bank shall credit funds to the Card Account on the next Banking Day after submission of the Payment Order.

/\* A Payment Order submitted to the Bank after this time shall be accepted by the Bank for execution with the due date on the next Banking Day following the submission of the Payment Order

/\*\* A Payment Order submitted to the Bank after this time shall be accepted by the Bank for execution with the due date on the next Business Day following the submission of the Payment Order

**Deadlines for the execution of a Domestic Transfer, i.e. for ensuring the remittance of the transfer amount to the beneficiary's bank account, subject to compliance with the time limit set for the submission of a Payment Order and provided that the execution of the transfer by the Bank is not prevented by legal reasons or reasons specified in these PSC:**

<b>Payment Order for a payment within the Bank (standard outgoing payment)</b>	The Bank shall ensure the remittance of the payment operation amount to the beneficiary's account on the Banking Day when the Payment Order was received (D+0)
<b>Payment Order for payment to another bank in EUR (standard outgoing payment)</b>	The Bank shall ensure the remittance of the payment operation amount to the beneficiary's bank account on the first Business Day following the date of receipt of the Payment Order (D+1)
<b>Urgent Transfer</b>	The Bank shall ensure the remittance of the payment operation amount to the beneficiary's bank account on the Business Day when the Payment Order was received (D+0)

**Deadlines for debiting funds from Accounts under Payment Orders for Domestic Transfers in favour of accounts with FIT 2.0 banks (Outgoing Payments) due on the date of submission:**

**A Payment Order for remittance in the EUR currency in favour of an account with a FIT 2.0 bank** submitted to the Bank no later than by 14:30 hrs. of the Business Day shall be processed as an Urgent Transfer otherwise by the deadlines for a Payment Order for remittance specified in the table above.

**Deadlines for debiting funds from Accounts under Payment Orders for Domestic Transfers in favour of accounts with Česká spořitelna, a.s. (Outgoing Payments) due on the date of submission:**

**A Payment Order for remittance in the EUR currency in favour of an account with Česká spořitelna, a.s.** submitted to the Bank no later than by 16:00 hrs. of the Business Day shall be processed as an Urgent Transfer otherwise by the deadlines for a Payment Order for remittance specified in the table above.

**Domestic Transfer Deadlines (Standard Incoming Payment):**

Domestic Transfer	Payment from another bank	The Bank shall credit the payment operation amount to the Account with the date of the Business Day on which it was credited to the Bank's account and the Bank became entitled to execute transactions with the same, provided that this occurs no later than 16:30 of that Business Day; if this is not the case, the Bank shall be authorised to credit the payment operation amount to the Account with the due date on the next Business Day. If the payment operation is credited to the Bank's account during a weekend day or a public holiday, the Bank shall credit the same to the Account on the next Business Day.
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	Payment within the Bank	The Bank shall credit the payment operation amount to the Account on a Banking Day, on which the transfer amount was debited from the payer's Account and the Bank became entitled to executing transactions with the same.
	Direct Debit	The Bank shall clear the Direct Debit on the Account on its maturity date, also if the maturity date is a weekend day or a public holiday.
Over-the-Threshold Transfer with Conversion*	Received by 16:30 hrs.	The Bank shall credit the payment operation amount to the Account with the date of the Business Day on which it was credited to the Bank's account and the Bank became entitled to execute transactions with the same. If the payment operation is credited to the Bank's account during a weekend day or a public holiday, the Bank shall credit the same to the Account on the next Business Day.
	Received after 16:30 hrs.	The Bank shall credit the payment operation amount to the Account on the next Business Day.

\* The Bank shall set the exchange rate according to the current situation on the interbank market at the time of processing the incoming payment.

#### Conditions of repeated execution of the Payment Order for remittance by the Bank

Number of days of repeated execution of the Payment Order	Payment Order execution attempt	Rejection of Payment Order execution if the cash balance is insufficient
0	On the Payment Order maturity date, just once	on the Payment Order maturity date ("D") after the first attempt to execute
1	On the Payment Order maturity date, from the beginning of that day at intervals set by the Bank during that day	D at the end of that day Date
2	On the Payment Order maturity date, from the beginning of that day at intervals set by the Bank during that day and on the next 1 Banking Day at intervals set by the Bank during that day	D + 1 at the end of the day

3 to 13	On the Payment Order maturity date, from the beginning of that day at intervals set by the Bank during that day and over the next 2 Banking Days (alternatively over the next 3 to 12 Banking Days) at intervals set by the Bank during those days	D + 2 (alternatively D+ 3 to 12 Banking Days) at the end of the day
14	On the Payment Order maturity date, from the beginning of that day at intervals set by the Bank during that day and over the next 13 Banking Days at intervals set by the Bank during those days	D +13 at the end of the day

## IBAN, BIC SWIFT Code

International **B**ank **A**ccount **N**umber is an internationally standardised bank account number form allowing unambiguous identification of the account, country and banking institution of the payment beneficiary.

IBAN may be constituted by an alphanumeric combination of no more than 34-characters.

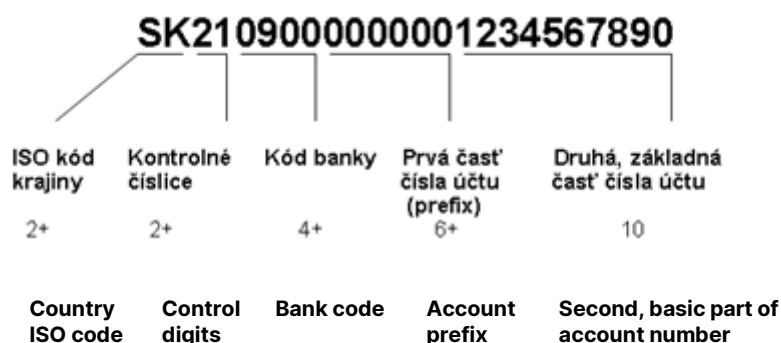
In written form, IBAN may be broken down by spaces into groups of 4 characters.

- **Written form: SK21 0900 0000 0012 3456 7890**

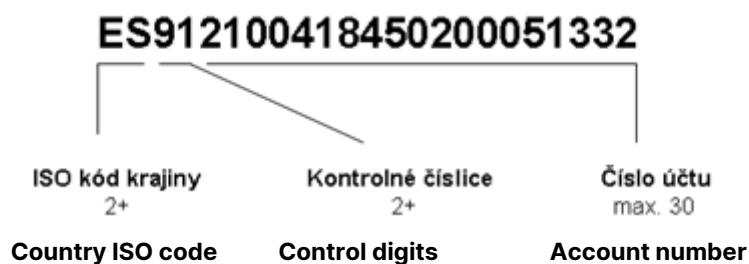
In electronic form, the spaces between groups shall be omitted.

- **Electronic form: SK2109000000001234567890**

### IBAN structure in the Slovak Republic



### General IBAN structure



The IBAN calculator and the [IBAN validator](http://www.slsp.sk) can be found at [www.slsp.sk](http://www.slsp.sk) on the right in the Kalkulačky a nástroje (Calculators and Tools) menu.

The Client can format the standard account number in the BBAN format to account number in the IBAN format via the IBAN calculator. The IBAN calculator may only be used for accounts opened with banks with registered office in the Slovak Republic.

The bank's SWIFT address (BIC SWIFT code structure) has eight to eleven characters and consists of the following codes:

- Bank code identifying the bank via four alphabet characters;
- Country code identifying the geographic territory where the bank's registered office is located (two-character alphabetic ISO code);

- Registered office code identifying the region or location of the user's registered office via a two-character alphanumeric code;
- Branch code being an optional part of the SWIFT address and consisting of three alphanumeric character



**Currencies in which the Bank shall execute Cross-Border Transfers:**

**SWIFT transfers** shall be executed in the following currencies:

AUD,CAD,CZK,CNY,DKK,EUR,GBP,HUF,HKD,CHF,JPY,NOK,PLN,RON,RUB,SEK,TRY,USD.

Country name	Currency ISO code	Currency name
Australia	AUD	Australian Dollar
Canada	CAD	Canadian Dollar
Czech Republic	CZK	Czech Koruna
China	CNY	Chinese Yuan
Denmark	DKK	Danish Krone
	EUR	Euro
Great Britain	GBP	British Pound
Hungary	HUF	Hungarian Forint
Hong Kong	HKD	Hong Kong Dollar
Switzerland	CHF	Swiss Franc
Japan	JPY	Japanese Yen
Norway	NOK	Norwegian Krone
Poland	PLN	Polish Zloty
Romania	RON	New Romanian Leu
Russia	RUB	Russian Ruble
Sweden	SEK	Swedish Krone
Turkey	TRY	Turkish Lira
USA	USD	US Dollar

**Permitted characters for filling in the Payment Order for Cross-Border Transfer in accordance with SWIFT standards are as follows:**

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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If the Payment Order for Cross-Border Transfer contains other than the above-mentioned permitted characters, the Bank shall not execute such Payment Order.

Payment Terms Allowed for Cross-Border Transfers		
Transfer currency	Transfer to a beneficiary's bank with registered office within the EEA	Transfer to a beneficiary's bank with registered office outside of the EEA
EUR and EEA*	SHA	SHA, OUR
For. currency**	SHA, OUR	SHA, OUR

\* EEA: CZK, DKK, HUF, CHF, NOK, PLN, RON, SEK  
 \*\* CM: AUD, CAD, CNY, GBP, HKD, JPY, RUB, TRY, USD

The national clearing code (Routing Number) of the beneficiary's bank in case of transfers to the countries listed below shall be indicated in a numeric structure without spaces.

<b>Australia</b>	6 digits
<b>Canada</b>	9 digits
<b>USA</b>	9 digits

**Deadlines for debiting funds from Accounts under Payment Orders for Cross-Border Transfers due on the date of submission, subject to acceptance of the Payment Order by the Bank for execution (standard outgoing payment and Urgent Transfer):**

<b>Payment Order for:</b>		<b>Time of submission of the Payment Order:</b>	<b>Date of debiting the funds from the Account:</b>
<b>Standard Transfer</b>		Until 15:00 hrs. of the Business Day	On the day of submission of the Payment Order to the Bank
		After 15:00 hrs. of the Business Day*	On the next Business Day after submission of the Payment Order to the Bank
<b>Urgent Transfer</b>	<b>in a foreign currency</b>	Until 09:30 hrs. of the Business Day	On the day of submission of the Payment Order to the Bank
		After 09:30 hrs. of the Business Day*	On the next Business Day following the submission of the Payment Order to the Bank
	<b>in EUR, USD</b>	Until 13:30 hrs. of the Business Day	On the day of submission of the Payment Order to the Bank
		After 13:30 hrs. of the Business Day*	On the next Business Day following the submission of the Payment Order to the Bank

\*/ A Payment Order submitted to the Bank after this time shall be accepted by the Bank for execution with the due date on the next Business Day following the submission of the Payment Order

**Deadlines for the execution of a Cross-Border Transfer, i.e. for ensuring the remittance of the transfer amount to the beneficiary's bank account, subject to compliance with the time limit set for the submission of the Payment Order and provided that the execution of the transfer by the Bank is not prevented by legal reasons or reasons specified in these PSC:**

<b>Standard Transfer in EUR</b>	The Bank shall ensure the transfer of the payment operation amount to the account of the beneficiary's bank on the first Business Day after the date of receipt of the Payment Order (D+1).
<b>Standard Transfer in other currencies</b>	The Bank shall ensure the transfer of the payment operation amount to the account of the beneficiary's bank on the second Business Day after the date of receipt of the Payment Order (D+2).
<b>Urgent Transfer in CAD, CZK, EUR, GBP, HUF, CHF, PLN, RON, USD</b>	The Bank shall ensure the transfer of the payment operation amount to the account of the beneficiary's bank on the Business Day of receipt of the Payment Order. (D+0)
<b>Urgent Transfer in other currencies</b>	The Bank shall ensure the transfer of the payment operation amount to the account of the beneficiary's bank on the first Business Day after the date of receipt of the Payment Order (D+1).

The Bank shall not execute any Urgent Transfers in the currencies AUD, CNY, HKD, JPY, RUB.

#### **Cross-Border Transfer Deadlines (Incoming Payment):**

<b>Cross-Border Transfer received by the Bank</b> (incoming SWIFT payment)	The Bank shall credit the payment operation amount to the Account with the date of the Business Day on which it was credited to the Bank's account and the Bank became entitled to execute transactions with the same, provided that this occurs no later than 16:30 of that Business Day; if this is not the case, the Bank shall be authorised to credit the payment operation amount to the Account with the due date on the next Business Day. If the payment operation is credited to the Bank's account during a weekend day or a public holiday, the Bank shall credit the same to the Account on the next Business Day.	
<b>Over-the-Threshold Transfer with Conversion received by the Bank*</b> (incoming SWIFT payment)	Until 16:30 hrs.	The Bank shall credit the payment operation amount to the Account with the date of the Business Day on which it was credited to the Bank's account and the Bank became entitled to execute transactions with the same. If the payment operation is credited to the Bank's account during a weekend day or a public holiday, the Bank shall credit the same to the Account on the next Business Day.
	After 16:30 hrs.	The Bank shall credit the payment operation amount to the beneficiary's Account on the next Business Day.

\* The Bank shall set the exchange rate according to the current situation on the interbank market at the time of processing the incoming payment.

**Other mandatory requisites of a Payment Order for Cross-Border Transfer**

The Bank recommends its Clients to state the purpose or type of the payment in the "Remittance information/Payment Specification" field in the Payment Order for Cross-Border Transfer. The Bank recommends to its Clients to obtain from their business partners (payment beneficiaries) any other requisites of the Payment Order for Cross-Border Transfer required for the execution of such Payment Order by the beneficiary's bank. The Payment Order for Cross-Border Transfer not containing the mandatory requisites does not necessarily have to be executed by the beneficiary's bank. The beneficiary's bank may request that the missing requisites required for the execution of such Payment Order be supplemented, provided that the Client notes that the supplementation of such requisites may be subject to a fee.

**Other mandatory requisites of the Payment Order for Cross-Border Transfer in EUR to the beneficiary's bank having its registered office in a SEPA country but not reachable for SEPA.**

- a) Transfer method: SWIFT,
- b) Beneficiary's bank: Bank's BIC SWIFT code;
- c) Payment terms: SHA.

**Other mandatory requisites of a Payment Order for Cross-Border Transfer in favour of ERSTE GROUP bank clients**

Cross-Border Transfers in currencies: AUD, CAD, CZK, CNY, DKK, EUR, GBP, HUF, HKD, CHF, JPY, NOK, PLN, RON, RUB, SEK, TRY, USD in favour of ERSTE GROUP bank clients shall have the following additional mandatory requisites:

- a) Transfer method: SWIFT,
- b) Beneficiary's bank: Bank's BIC SWIFT code;

The list of ERSTE GROUP banks is included in Annex 1 hereto.

**Other mandatory requisites of a Payment Order for FIT 2.0 Transfer in EUR in favour of FIT 2.0 bank's clients**

The Bank shall execute Cross-Border Transfers in EUR in favour of accounts maintained by FIT 2.0 banks with the current maturity date, if the time of receipt of the Payment Order is no later than by 14:30 hrs. of a Business Day and if the Payment Order also contains the following requisites in addition to the general requisites:

- a) Transfer method: SWIFT,
- b) Transfer type: standard;
- c) Transfer currency: EUR
- d) Beneficiary's account number format: BBAN / IBAN;
- e) BIC SWIFT code of the beneficiary's bank (the beneficiary's bank unreachable for SEPA payments)
- f) Payment terms: SHA, OUR.

The list of FIT 2.0 banks is included in Annex 1 hereto.

**Other mandatory requisites of a Payment Order for Cross-Border Transfer in the CZK currency in favour of Česká spořitelna, a. s. clients**

The Bank shall execute Cross-Border Transfers in the CZK currency in favour of accounts maintained by Česká spořitelna, a. s., with the current maturity date, if the time of receipt of the Payment Order is no later than by the 15th hour of a Business Day and if the Payment Order also contains the following requisites in addition to the general requisites:

- a) Transfer method: SWIFT,
- b) Transfer type: standard;
- c) Transfer currency: CZK
- d) Beneficiary's account number: BBAN / IBAN,
- e) Beneficiary's bank BIC SWIFT code: GIBACZPX,
- f) Payment terms: SHA.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in the RUB currency (Russian Ruble) to the Russian Federation***

The Payment Order in the RUB currency in favour of beneficiaries with payment accounts maintained at banks of the Russian Federation shall include:

- a) Payment beneficiary's name;
- b) Beneficiary's account number – shall always have 20 characters;
- c) Beneficiary's bank - complete name of the bank, address, town/city, country or BIC SWIFT code;
- d) Payment specification (purpose),
  - da) Code of the beneficiary's bank (designation RU+9 characters), under which the beneficiary's bank is recorded in the Russian Federal Bank;
  - db) Account number of the beneficiary's bank (20 characters) maintained in the Russian Federal Bank,
  - dc) INN number (designation INN+10 characters) is an equivalent of the tax ID number and a supplementary KPP number (9 characters) shall be stated in addition to the INN number as mandatory information if the beneficiary is a commercial company;
  - dd) VO+number designates the purpose and nature of the payment in a similar manner as the payment title used in our conditions.

The Bank provides information about the current list of VO codes on its website in the part: Contractual Conditions, Consumer and Entrepreneur, Conditions Set by Publication, Payment Services. This list, though, is only informative; the Client is obliged to verify the correctness and validity of the code contained in this list with their business partner (the payment beneficiary).

- de) The purpose and nature of the payment shall be stated in words in a clear and comprehensible manner,
- df) code NPK „Profit Type Code“ (Format: /NPK/1n), if the beneficiary is a natural person with permanent residence or registered office in the Russian Federation, different from the payer, which is:
  - /NPK/1 – in case of funds transfer is a salary or other type of profit for which restrictions for deduction is established by Article 99 of Federal Law № 229-FZ dd 2 October 2007,
  - /NPK/2 – in case of transfer is a type of profit which cannot be subject to any deduction as established by Article 101 of Federal Law № 229-FZ dd 2 October 2007, excluding type of profit described in part 2 of Article 101,
  - /NPK/3 – in case of transfer is a type of profit to which restrictions for deduction is not applied in accordance with part 2 of Article 101.

The Client shall obtain the information necessary for correct completion of the Payment Order from their business partner (the payment beneficiary).

The Bank shall not execute a Payment Order for Cross-Border Transfer in which the Client fails to state the mandatory requisites.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in the RUB currency (Russian Ruble) to the countries outside the Russian Federation***

The Payment Order in the RUB currency in favour of beneficiaries with payment accounts maintained at banks located in the countries outside of the Russian Federation shall include:

- a) Beneficiary's name (35 characters);
- b) Beneficiary's account number;
- c) Beneficiary's bank BIC SWIFT code;
- d) Note to the beneficiary/Payment specification;
  - da) RU + 9 characters - code of the beneficiary's correspondent bank (e.g. Sberbank, Moscow, Russia), under which the beneficiary's bank is recorded in the Russian Federal Bank;

- db) 20 characters - account number of the beneficiary's correspondent bank (e.g. Sberbank, Moscow, Russia) maintained in the Russian Federal Bank,
- dc) 20 characters - account number of the beneficiary's bank (e.g. VBOECZ2X) in the correspondent bank (e.g. Sberbank, Moscow, Russia);
- dd) VO+number designating the purpose and nature of the payment,
- de) the purpose and nature of the payment shall be stated in a clear and comprehensible manner in English or Russian (e.g. Saving, Transfer to Acc).

The Bank informs about the up-to-date list of VO codes on its website in the section Contractual Conditions, Consumer and Entrepreneur, Conditions set by the Publication, Payment Services.

The Bank provides information about the current list of VO codes on its website in the part: Contractual Conditions, Consumer and Entrepreneur, Conditions Set by Publication, Payment Services. This list, though, is only informative; the Client is obliged to verify the correctness and validity of the code contained in this list with their business partner (the payment beneficiary).

The Client shall obtain the information necessary for correct completion of the Payment Order from their business partner (the payment beneficiary).

The Bank shall not execute a Payment Order for Cross-Border Transfer in which the Client fails to state the mandatory requisites.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in all currencies to the United Arab Emirates***

The Payment Order in favour of beneficiaries with payment accounts maintained at banks of the United Arab Emirates shall contain

- a) beneficiary's account number in the IBAN format:

<b>United Arab Emirates</b>	AE + max. 21 characters
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- b) a payment code (Purpose Code) indicating/specifying the purpose and nature of the payment.

The United Arab Emirates Central Bank requires the Purpose Code to be entered as mandatory information in each payment made for the benefit of the beneficiaries' accounts held with banks located in the United Arab Emirates.

Purpose Code consists of 3 alphabetical characters, e.g. STS - Sea transport, GDE - Goods bought. The Client is obliged to enter the Purpose Code in the "Payment Specification" field with the obligation to enter it together with the abbreviation "PoP:" in the following structure: PoP:Purpose Code, e.g. "PoP":STS, PoP:GDE

The Client receives the Purpose Code from its business partner (payment beneficiary) as part of the payment instructions.

The Bank provides information about the current list of Purpose Codes published by the United Arab Emirates Central Bank on its website in the part: Contractual Conditions, Consumer and Entrepreneur, Conditions Set by Publication, Payment Services. This list, though, is only informative; the customer is obliged to verify the correctness and validity of the code contained in this list with their business partner (the payment beneficiary).

A Payment Order for Cross-Border Transfer which does not contain the mandatory requisites pursuant to subsections a) and b) may not necessarily be executed by the beneficiary's bank.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in all currencies to Israel***

The Payment Order in favour of beneficiaries with payment accounts maintained at banks of Israel shall contain the beneficiary's account number in the IBAN format:

<b>Israel</b>
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IL + max. 21 characters
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The Bank shall not execute a Payment Order for Cross-Border Transfer in which the Client fails to state the mandatory requisites.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in all currencies to Qatar***

The Payment Order in favour of beneficiaries with payment accounts maintained at banks of Qatar shall contain the beneficiary's account number in the IBAN format:

<b>Qatar</b>
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QA + max. 27 characters
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The Bank shall not execute a Payment Order for Cross-Border Transfer in which the Client fails to state the mandatory requisites.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in all currencies to Kuwait***

The Payment Order in favour of beneficiaries with payment accounts maintained at banks of Kuwait shall contain the beneficiary's account number in the IBAN format:

<b>Kuwait</b>
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KW + max. 28 characters
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The Bank shall not execute a Payment Order for Cross-Border Transfer in which the Client fails to state the mandatory requisites.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in all currencies to Jordan***

The Payment Order in favour of beneficiaries with payment accounts maintained at banks of Jordan shall contain:

- a) the beneficiary's account number in the IBAN format:

<b>Jordan</b>
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JO + max. 28 characters
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The Bank shall not execute the Payment Order for Cross-Border Transfer in which the Client fails to provide the mandatory requisites pursuant to subsection a).

- b) Payment purpose code and verbal specification of the transfer purpose – identical to the payment title. b) Payment Purpose Code consists of 4 numbers (such as 0101 – Invoice Payment & Purchase, 0110 – Heritage).

The Client shall state the Payment Purpose Code together with wording specification of transfer purpose in the „Transfer Specification“.

The Client shall obtain the Payment Purpose Code together with wording specification of transfer purpose from their business partner (the payment beneficiary).

The Payment Order for Cross-Border Transfer not containing the mandatory requisites pursuant to subsection b) may not be executed by the beneficiary's bank.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in all currencies to Lebanon***

The Payment Order in favour of beneficiaries with payment accounts maintained at banks of Lebanon shall contain:

- a) the beneficiary's account number in the IBAN format:

<b>Lebanon</b>	LB + max 26 characters
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The Bank shall not execute the Payment Order for Cross-Border Transfer in which the Client fails to provide the mandatory requisites pursuant to subsection a).

- b) full name of beneficiary's account,  
c) full address of beneficiary,  
d) verbal description of the payment specification (purpose).

The Payment Order for Cross-Border Transfer not containing the mandatory requisites pursuant to subsection b), c) and d) may not be executed by the beneficiary's bank.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in all currencies to Ukraine***

The Payment Order in favour of beneficiaries with payment accounts maintained at banks of Ukraine shall contain:

- a) beneficiary's account number in the IBAN format:

<b>Ukraine</b>	UA + max. 27 characters
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The Bank shall not execute the Payment Order for Cross-Border Transfer in which the Client fails to provide the mandatory requisites pursuant to subsection a).

- b) verbal description of the payment specification (purpose).

The Payment Order for Cross-Border Transfer not containing the mandatory requisites pursuant to subsection b) may not be executed by the beneficiary's bank.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in all currencies to Croatia***

The Payment Order in favour of beneficiaries with payment accounts maintained at banks in Croatia shall include the beneficiary's account number in the IBAN format.

<b>Croatia</b>	HR + max. 19 characters
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The Bank shall not execute a Payment Order for Cross-Border Transfer in which the Client fails to state the mandatory requisites.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in the HUF currency (Hungarian Forint) to Hungary***

The Payment Order in the HUF currency in favour of beneficiaries with payment accounts maintained at banks in Hungary shall include the beneficiary's account number in the IBAN format.

<b>Hungary</b>	HU + max. 26 characters
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The Bank shall not execute a Payment Order for Cross-Border Transfer in which the Client fails to state the mandatory requisites.



***Other mandatory requisites of a Payment Order for Cross-Border Transfer in all currencies to Moldova***

The Payment Order in all currencies in favour of beneficiaries with payment accounts maintained at banks in Moldova shall include the beneficiary's account number in the IBAN format.

<b>Moldova</b>	MD + max. 22 characters
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The Bank shall not execute a Payment Order for Cross-Border Transfer in which the Client fails to state the mandatory requisites.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in all currencies to the Netherlands***

The Payment Order in all currencies in favour of beneficiaries with payment accounts maintained at banks in the Netherlands shall include the beneficiary's account number in the IBAN format.

<b>Netherlands</b>	NL+ max. 16 characters
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The Bank shall not execute a Payment Order for Cross-Border Transfer in which the Client fails to state the mandatory requisites.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in all currencies to the Oman***

The Payment Order in all currencies in favour of beneficiaries with payment accounts maintained at banks in the Oman shall include the beneficiary's account number in the IBAN format.

<b>Oman</b>	OM + max. 21 znakov
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The Bank shall not execute a Payment Order for Cross-Border Transfer in which the Client fails to state the mandatory requisites.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in the CNY currency (Chinese Yuan) to China.***

The Payment Order in favour of beneficiaries with payment accounts maintained at banks in China shall include the payer's information on the nature of the payment. The Client (payer) shall state such information in the "Remittance information/Payment Specification" field in the following scope:

1. Payment between two accounts of the same natural person,
2. Payment for goods to a company,
3. Payment for services to a company.

Transfers in the CNY currency (Chinese Yuan) are permitted – pursuant to local Chinese law:

1. from a natural person abroad in favour of a natural person's account in China only if it is a payment between two accounts of the same natural person. The maximum permitted transfer amount is CNY 80,000 per day.  
Payments from abroad to China between various natural persons are not permitted.
2. from a company abroad in favour of a natural person's account in China.  
Payments to beneficiaries being natural persons – entrepreneurs (sole traders) in China are not permitted.
3. Transfers between companies.

The Bank shall not execute a Payment Order for Cross-Border Transfer in which the Client fails to state the mandatory requisites.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer to the United States of America (USA)***

The Payment Order in favour of beneficiaries with payment accounts maintained at banks in the USA shall require that the beneficiary's bank be defined as follows:

- a) if it is a transfer in the USD currency – the BIC SWIFT code of the beneficiary's bank or a full name of the beneficiary's bank including the address, city, state, along with the clearing code of the beneficiary's bank (referred to as the "routing number" RTN, FW or ABA) + 9 digits,
- b) if it is a transfer in other currencies – the BIC SWIFT code of the beneficiary's bank.

The Bank recommends to its clients to execute Cross-Border Transfers of funds in favour of beneficiaries in the USA in the USD currency.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in all currencies to Pakistan***

The Payment Order initiated by a Client (payer), who is concurrently a resident of Pakistan in favour of beneficiaries with payment accounts maintained at banks of Pakistan shall contain:

- a) data on the payer (resident of Pakistan):
  - NICOP\*/CNIC\*\*/Passport No/entity registration no.
  - valid registration number in the case of a payer – legal entity (e.g. corporate ID).
  - identification number in the case of a payer – natural person (e.g. passport number, NTN\*\*\* number, or other official identification number).

The required data must be stated in the field "Remittance information/Payment Specification".

- b) data on the beneficiary:
  - NICOP\*/CNIC\*\*/Passport No/NTN\*\*\*.

The required data must be stated in the field "Remittance information/Payment Specification".

/\*NICOP    National Identity Card For Overseas Pakistanis  
/\*\*CNIC    Computerised National Identity Card  
/\*\*\*NTN    National Tax Number

A Payment Order for Cross-Border Transfer which does not contain the mandatory requisites pursuant to subsections a) and b) may not necessarily be executed by the beneficiary's bank.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in all currencies to Bahrain***

The Payment Order in favour of beneficiaries with payment accounts maintained at banks of Bahrain shall contain:

- Payment Purpose Code, which specifies the purpose and nature of the payment.

The Central Bank of Bahrain requires that the Payment Purpose Code be stated as mandatory data in each payment remitted in favour of beneficiaries' accounts maintained at banks having their registered office in Bahrain.

The Payment Purpose Code consists of 3 alphabetic characters. The Client is required to state the Payment Purpose Code in the Payment Order for Cross-Border Transfer in the field "Remittance information/Payment Specification" in the following structure: /BENEFRES/BH//GDI/.

The Bank provides information about the current list of VO codes on its website in the part: Contractual Conditions, Consumer and Entrepreneur, Conditions Set by Publication, Payment Services. This list,

though, is only informative; the Client is obliged to verify the correctness and validity of the code contained in this list with their business partner (the payment beneficiary).

The Client obtains the Payment Purpose Code from its business partner (payment beneficiary) as a part of the payment instructions.

A Payment Order for Cross-Border Transfer which does not contain the mandatory data "Payment Purpose Code" may not necessarily be executed by the beneficiary's bank.

***Other mandatory requisites of a Payment Order for Cross-Border Transfer in all currencies to Canada***

The Payment Order in favour of beneficiaries with payment accounts maintained at banks of Canada shall contain further supplementary data on the beneficiary – in the beneficiary's address part:

- full street name,
- descriptive number,
- city,
- county,
- province (e.g. Alberta, Manitoba, etc.),
- territory (e.g. Nunavut, Yukon etc.),

an administrative breakdown of Canada can be found at [Provinces and Territories of Canada – Wikipedia \(wikipedia.org\)](https://en.wikipedia.org/wiki/Provinces_and_Territories_of_Canada)

- postal code.

The Client obtains the mandatory data from its business partner (payment beneficiary) as a part of the payment instructions.

A Payment Order for Cross-Border Transfer which does not contain the further mandatory data in the beneficiary address part may not necessarily be executed by the beneficiary's bank.

If the Client (payer) enters in the beneficiary address a "postal box" or "PO Box" that is not part of the beneficiary's complete address, the Payment Order for Cross-Border Transfer may not necessarily be executed in time or may be rejected by the beneficiary's bank.

***Other mandatory requirements for a Cross-border Payment Order in all currencies to India***

A Payment Order in favour of beneficiaries with payment accounts held with banks in India must contain a detailed description of the purpose of the payment in the field "Note to the beneficiary / Payment specification".

A Cross-border Payment Order for which does not contain the further mandatory data will not be executed by the beneficiary's bank.

# ANNEX 5

## Conversion Method for Payment Operations Executed via a Payment Card or via a Credit Card:

### Debit cards

Operation location	Operation type		
Abroad except for Eurozone*** countries	Payment at a merchant	Transaction currency >> Card company exchange rate >> EUR >>	EUR to be converted  Account currency other than EUR EUR x KDN* Account currency other than EUR
	Cash withdrawal	Transaction currency >> Card company exchange rate >> EUR >>	EUR to be converted  Account currency other than EUR EUR x KVN** Account currency other than EUR
In Slovakia and in Eurozone*** countries	Payment at a merchant	Transaction currency >> EUR >>	EUR to be converted  Account currency other than EUR EUR x KDN* Account currency other than EUR
	Cash withdrawal	Transaction currency >> EUR >>	EUR to be converted  Account currency other than EUR EUR x KVN** Account currency other than EUR

\* KDN = exchange rate for foreign exchange purchase

\*\* KVN = exchange rate for foreign currency purchase

\*\*\* Eurozone is an area within the European Monetary Union where the euro is used as the domestic currency.

### Credit cards/Generous card

#### Generous card, Visa Classic Credit Card, Visa Gold Credit Card

Operation location	Operation type		
Abroad except for Eurozone* countries	Payment at a merchant and cash withdrawal	Transaction currency >> VISA exchange rate >> EUR >>	EUR to be converted
In Slovakia and in Eurozone* countries	Payment at a merchant and cash withdrawal	Transaction currency >> EUR >>	EUR to be converted

\* Eurozone is an area within the European Monetary Union where the Euro is used as the domestic currency.

**INSTANT PAYMENT**

The Bank shall execute Instant Payments from Accounts held in euro to accounts held by other banks that are available for Instant Payments within the periods and under the conditions defined in this Annex of the PSC on the basis of a Payment Order for a Domestic Transfer submitted by the Client to the Bank for execution via the Electronic Service George, Electronic Service Business24, another Electronic Service or technical device that allows its submission or via a payment initiation service provider (**Order**) which meets the following requirements:

- Payment Order (single or bulk\*) in euro, fulfilling the requirements of the Domestic Transfer,
- with the current due date or without stating the due date (with instructions to execute the Order as soon as possible),
- with the amount of transfer up to 5,000 euros (inclusive) for one Banking Day\*, if the Client submits via Electronic Service George, however, up to the amount of the daily limit on the Account defined for this Electronic Service or with a transfer amount of up to EUR 50,000 (inclusive) for one Banking Day\*\* or an individually agreed daily limit \*\*, if submitted by the Client via the Electronic Service Business24, however, up to the maximum limits on the Account defined for this Electronic Service or with another limit set by the Bank, valid for the Electronic Service or technical equipment, but up to a maximum of EUR 100,000 per transfer for one Banking Day,
- submitted to the Bank for execution on the Banking Day,

provided that such execution is not precluded by the PSC.

*/ \* A manual bulk payment order (import pain.001) can be delivered via only the Business24 Electronic Service under the conditions set out in the Electronic Services Publication*

*/ \*\* this limit applies to one Account and one person who is authorized to dispose of funds on the Account via the Electronic Service Internetbanking version George*

*/ \*\*\* this limit applies to one Account and one Client*

The Bank shall accept such Order for execution at the moment of its submission (delivery to the Bank), provided that all conditions for the execution are met, and immediately upon its acceptance the Bank shall create a cash reservation in the payer's Account in the amount of the Instant Payment specified in the Order, which the payer is no longer entitled to dispose of and executes without undue delay after receiving from the bank that maintains the beneficiary's account to whose benefit the amount of the Instant Payment is to be credited, information about the possibility of making this transfer to the beneficiary's account.

The Bank shall not execute an order received by the Bank at a time when the payment system for instant payments or the beneficiary's bank is unavailable.

In case that the Bank receives information from the beneficiary's bank that the Instant Payment cannot be executed to the beneficiary's account, the Bank will cancel the cash reservation created on the Account in the amount of the Instant Payment and inform the Client without undue delay of the impossibility of making the Instant Payment to the beneficiary's account, via the Electronic Service.

The Bank shall debit the amount of the transfer specified in the Order from the Account without undue delay upon receipt of the Order by the Bank for execution and upon receipt of information from the beneficiary's bank of the possibility of execution of this transfer to the beneficiary's account with the exception of the transfer amount specified in the Order accepted by the Bank at the time of the daily closing of the Bank's settlement system, which the Bank will debit from the Account on the next following Banking Day, but with the due date on the day of its receipt by the Bank.

The Instant Payment Order received by the Bank for execution shall not be revoked. If the beneficiary's bank is available for Instant Payments, the Bank will not allow the Client to deliver via the Electronic Internetbanking version the George Urgent Transfer Order to the beneficiary's account maintained at this beneficiary's bank.

The Bank shall credit the amounts of Instant Payments in favour of Accounts, Deposit Accounts, Passbooks and accounts on which the Bank records a receivable from the Client, on the Bank Day, under the following conditions:

- the amount of the Instant Payment does not exceed EUR 100,000,
- the crediting of the amount of the Instant Payment to the Bank is not prevented by the GBC or these PSC,

without undue delay after the amount of the Instant Payment has been credited to the Bank's account, with the exception of Instant Payments credited to the Accounts, Deposit Accounts, Passbooks received by the Bank at the time of the Bank's daily settlement system, which the Bank shall credit to these accounts the next following Banking Day, but with the due date on the day of their receipt by the Bank.

In the case of Instant Payments credited to accounts on which the Bank records a receivable from the Client from the Loan received by the Bank at the time of the daily closing of the Bank's settlement system, the Bank shall credit them to these accounts on the next following Banking Day.

If an instant payment amounting to EUR 25,000 or more is to be credited to a Banking Product held in a currency other than euro, the Bank will convert the amount of the instant payment at the standard exchange rate published by the Bank that is applicable at the time when the instant payment is credited.