

ADDENDUM No 9  
TO THE PAYMENT SERVICE CONDITIONS  
OF SLOVENSKÁ SPORITEL'ŇA, A. S.

## 1. INTRODUCTORY PROVISIONS

- 1.1. The Payment Service Conditions of Slovenská sporiteľňa, a. s. shall be amended in the scope specified by this Addendum No. 9.

## 2. CONTENT OF THE ADDENDUM

- 2.1. In the section "Definitions" the term "Domestic Transfer" shall read:

*"Domestic Transfer 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."*

- 2.2. In the section "Definitions" the term "Direct Debit" shall read:

*"Direct Debit A payment operation 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."*

- 2.3. In the section "Definitions" the term "Union" shall be deleted

- 2.4. In the section "Definitions" a new term "EEA" shall be added as follows:

*"EEA 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 hereto."*

- 2.5. In the section "Definitions" a new term "SEPA Country" shall be added as follows:

*"SEPA Country the EEA and countries that have voluntarily acceded to SEPA (the Single Euro Payments Area); listed in Annex 1 hereto."*

- 2.6. Article 3(1) shall read:

*"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."*

- 2.7. Article 3(12) shall read:

*„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."*

- 2.8. Article 4(5) shall read:

*"4.5. Other mandatory requisites of the Payment Order for Cross-Border Transfers shall 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 (name and surname/company name under which the beneficiary's account is maintained at the beneficiary's bank);*
  - cd) *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;*
  - db) *national clearing code, if the beneficiary's Bank is not a SWIFT member, national clearing code structures to some countries are stated in Annex 4 hereto;*
  - dc) *exact and non-abbreviated name and exact address, if the BIC/SWIFT code is not stated;*
  - dd) *country ISO code.*
- The IBAN, BIC SWIFT code format is stated in Annex 3 hereto.  
Further mandatory requisites of the Payment Order for Cross-Border Transfer are stated in Annex 4 hereto."*

2.9. Article 8(2) shall read as follows:

*"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 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."*

2.10. Annex 1 of the PSC shall read:

#### ANNEX 1

##### **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, Gibraltar, 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, Rumania, 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:** Switzerland, Monaco, San Marino, Andorra, the Vatican and the United Kingdom of Great Britain and Northern Ireland.

##### **List of Eurozone Member States:**

Belgium, 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**

<b>BIC SWIFT code</b>	<b>Bank</b>	<b>Country</b>
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.	Rumania
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>
GIBAATWW	Erste Bank der Oesterreichischen Sparkassen AG	Austria
GIBAATWG	Erste Group Bank AG	Austria
KRECT2G	Bankhaus Krentschker & Co. AG	Austria
KSPKAT2K	Kärntner Sparkasse AG	Austria
SBGSAT2S	Salzburger Sparkasse AG	Austria
SPHBAT21	Niederösterreichische Sparkasse AG Hainburg	Austria
STSPAT2G	Steiermärkische Bank und Sparkassen AG	Austria
SPIHAT22	Tiroler Sparkasse Bank AG Innsbruck	Austria
GIBAAT21	Die Zweite Wiener Vereins-Sparkasse AG	Austria
ASPKAT2L	Allgemeine Sparkasse Oberösterreich Bank AG	Austria
LISPAT21	Lienzer Sparkasse AG	Austria
SPAMAT21	Sparkasse der Stadt Amstetten AG	Austria
SPBDAT21	Sparkasse Baden	Austria
SPKIAT2K	Sparkasse der Stadt Kitzbühel	Austria
SPKUAT22	Sparkasse Kufstein, Tiroler Sparkasse	Austria
SPLSAT21	Sparkasse Langenlois	Austria
SPNGAT21	Sparkasse Neunkirchen	Austria
SPPBAT21034	Sparkasse Eferding-Peuerbach-Waizenkirchen	Austria
SPPOAT21	Sparkasse Pottenstein NÖ	Austria
SPPRAT21	Sparkasse Pregarten-Unterweissenbach AG	Austria
SPRHAT21	Sparkasse Ried im Innkreis-Haag am Hausruck	Austria
SPZWAT21	Waldviertler Sparkasse Bank AG	Austria
SSKOAT21	Sparkasse Korneuburg AG	Austria
ABSBBA22	Sparkasse Bank d.d.	Bosnia and Herzegovina
GIBACZPX	Česká spořitelna, a.s.	Czech Republic
OPPOMEPG	Erste Bank AD Podgorica	Monte Negro
ESBCHR22	Erste & Steiermärkische Bank d.d.	Croatia
GIBAHUHB	Erste Bank Hungary Zrt.	Hungary
INSBMK22	Sparkasse Bank Makedonija AD	Macedonia
RNCBMD2X	Banca Comercială Română Chisinău S.A.	Moldavia
RNCBROBU	Banca Comercială Română, S.A.	Rumunia
GIBASKBX	Slovenska sporiteľňa, a.s.	Slovak Republic
KSPKSI22	Banka Sparkasse d.d.	Slovenia
GIBARS22	Erste Bank a.d. Novi Sad	Serbia

2.11. Annex 2 of the PSC shall read:

Annex 2

**Domestic Transfer Deadlines (Outgoing Payment)**

<b>Payment Order for:</b>	<b>Time of submission of the Payment Order:</b>	<b>Date of the execution of the Payment Order:</b>
Remittance (if the maturity date is not stipulated)	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.

**Domestic Transfer Deadlines in favour of accounts maintained by FIT 2.0 banks (Outgoing Payment)**  
**A Payment Order for remittance in the EUR currency in favour of an account maintained by a FIT 2.0 bank** with the current maturity date received 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.

**Domestic Transfer Deadlines in favour of accounts maintained by Česká spořitelna, a.s. (Outgoing Payment)**

**A Payment Order for remittance in the EUR currency in favour of an account maintained by Česká spořitelna, a.s.,** with the current maturity date received 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 (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. 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.
	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**

<b>Number of days of repeated execution of the Payment Order</b>	<b>Payment Order execution attempt</b>	<b>Rejection of Payment Order execution Fif the cash balance is insufficient</b>
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

2.12. Annex 4 of the PSC shall read:

**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,HRK,CHF,JPY,NOK,PLN,RON,RUB,SEK,TRY,USD.

<b>Country name</b>	<b>Currency ISO code</b>	<b>Currency name</b>
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
Croatia	HRK	Croatian Kuna
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

0 1 2 3 4 5 6 7 8 9

/ - ? : ( ) . , ' +

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

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

\* EEA: CZK, DKK, HRK, 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

**Payment Order Deadlines for Cross-Border Transfers (Outgoing Payment):**

Payment Order for:		Time of submission of the Payment Order:	Date of the execution of the Payment Order:
<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
	<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

**Deadlines for Debiting the Bank's Account for a Cross-Border Transfer and Crediting the Amount to the Account of the Beneficiary's Bank:**

<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, HRK, 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. 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, HRK, 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 informs about the up-to-date list of VO codes on the website <https://www.slsp.sk/sk/information-book/spotrebitel+podnikatel> – Zverejnenia (Publications),

- 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 the website <https://www.slsp.sk/sk/information-book/spotrebitel+podnikatel> – Zverejnenia (Publications),

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 shall inform about the up-to-date list of Purpose Codes published by the United Arab Emirates Central Bank at <https://www.slsp.sk/sk/information-book/spotrebitel+podnikatel> – Zverejnenia (Publications)

The Bank shall not execute the Payment Order for Cross-Border Transfer in which the Client fails to provide the mandatory requisites pursuant to subsections a) and b).

***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>	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>	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>	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>	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 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 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.

3. FINAL PROVISIONS

- 3.1 Addendum No 9 enters force on 01/01/2021.
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## BASIC INFORMATION

Slovenská sporiteľňa, a. s.

Tomášikova 48, 832 37 Bratislava

Company No: 00 151 653

Registered with the Commercial Register of the Bratislava I District Court, Section Sa, File no.: 601/B

BIC SWIFT: GIBASKBX

VAT ID: SK7020000262

DIC: 2020411536

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



## CONTACT DATA

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## SUPERVISORY AUTHORITY

National Bank of Slovakia

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