

**Payment Order deadlines for Cross-Border Transfer (outgoing payment):**

Payment Order for:		Time of submission of the Payment Order:	Date of effecting of the Payment Order:
Standard Transfer		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
Urgent Transfer	in a foreign currency	until 9:30 hrs. of the Business Day	On the day of submission of the Payment Order to the Bank
	in EUR, USD	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 of the amount to the account of the beneficiary's bank:**

Standard Transfer in EUR	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)
Standard Transfer in other currencies	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)
Urgent Transfer in CAD, CZK, EUR, GBP, HUF, HRK, CHF, PLN, RON, USD	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)
Urgent Transfer in other currencies	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 effect Urgent Transfers in the currencies AUD, CNY, HKD, JPY, RUB.

**Cross-Border Transfer deadlines (incoming payment):**

Cross-border transfer accepted by Bank (incoming SWIFT payment)	Bank shall credit the amount of the payment transaction to Account with the date of Business day in which it was credited to the Bank's account and Bank obtained the right to dispose of it. In the event that a payment transaction is credited to the Bank's account during a day off or a public holiday, Bank shall credit it on Account on next Business day.	
Over-limit transfer with conversion accepted by Bank* (incoming SWIFT payment)	until 4:30 pm	Bank shall credit the amount of the payment transaction to Account with the date of Business day in which it was credited to the Bank's account and Bank obtained the right to dispose of it. In the event that a payment transaction is credited to the Bank's account during a day off or a public holiday, Bank shall credit it on Account on next Business day.
	after 4:30 pm	Bank shall credit the amount of the payment transaction to Account of the beneficiary on next Business day.