

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:
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 09:30 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 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, 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 execute any Urgent Transfers in the currencies AUD, CNY, HKD, JPY, RUB.

Cross-Border Transfer Deadlines (Incoming Payment):

Cross-Border Transfer received by the Bank (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.	
Over-the-Threshold Transfer with Conversion received by the Bank* (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.