

Dear clients,

We would like to inform you about our arrangements for payments and ATM use at the turn of 2022 and 2023. If you wish your **Payment Orders to be executed by Slovenská sporiteľňa, a.s. (hereinafter the "SLSP") with a 2022 date**, please take note of the information below:

DOMESTIC PAYMENTS

On 29 December 2022 (Thursday), SLSP will accept Payment Orders (single, standing and bulk) **with a maturity date of 29 December 2022** submitted to its branches or via electronic banking (hereinafter the "EB") within the published deadlines* and execute them as follows:

- Intra-bank transfers will be executed on 29 December 2022.
- Instant payments (only via EB) will be executed immediately on 29 December 2022.
- Urgent Transfers will be sent to NBS on 29 December 2022.
- Standard interbank transfers will be sent to NBS on 30 December 2022.

On 30 December 2022 (Friday), SLSP will accept Payment Orders (single, standing and bulk) **with a maturity date of 30 December 2022** submitted to its branches or via electronic banking within the published deadlines* and execute them as follows:

- Intra-bank transfers will be executed on 30 December 2022.
- Instant payments (only via EB) will be executed immediately on 30 December 2022.
- Urgent Transfers will be sent to NBS on 30 December 2022.
- Standard interbank transfers will be sent to NBS on 2 January 2023.

On 31 December 2022 (Saturday), SLSP will accept Payment Orders (single, standing and bulk) **with a maturity date of 31 December 2022** submitted to its branches by **no later than 12:00** and execute them as follows:

- Intra-bank transfers will be executed on 31 December 2022.
- Standard interbank transfers will be sent to NBS on 2 January 2023.

SLSP will accept Urgent Transfers at its branches by no later than 12:00 with the earliest maturity date of 2 January 2023.

On 31 December 2022 (Saturday) and 1 January 2023 (Sunday), SLSP will accept and execute Payment Orders (single, standing and bulk) and Instant Payments submitted via electronic banking within the published deadlines*. SLSP will accept Urgent Transfers submitted via electronic banking with the earliest maturity date of 2 January 2023.

SEPA DIRECT DEBIT

Payment Orders for SEPA direct debits, regardless of their collection scheme or collection sequence, must be submitted via electronic banking within the following deadlines, depending on the requested collection date:

Requested collection date	Latest possible delivery time
30 December 2022	by 10:00 29 December 2022
2 January 2023	by 10:00 30 December 2022

With Payment Orders for SEPA direct debits submitted with a requested collection date of 1 January 2023, **SLSP** will adjust their collection date to the next following Business Day, i.e., 2 January 2023.

CREDIT CARD REPAYMENTS

On 31 December 2022 (Saturday), SLSP will accept cash deposits and Payment Orders (at its branches) **with a maturity date of 31 December 2022** by no later than **12:00**.

The clients can execute Payment Orders for repayments submitted via electronic banking as on a standard Banking Day.

SLSP ATMS

On 31 December 2022 (Saturday), SLSP will accept Payment Orders submitted via SLSP ATMs as on a standard Banking Day.

Cash withdrawals and cash deposits made via SLSP ATMs will be settled as on a standard Banking Day.

CROSS-BORDER PAYMENTS

Cross-border transfers - outgoing

On 28 December 2022 (Wednesday), SLSP will accept Payment Orders for cross-border transfers with a maturity date of 28 December 2022 submitted to its branches or via electronic banking within the published deadlines*** and execute them as follows:

- transfers made with D+2 value date** will be executed in favour of the beneficiary's bank with the value date** of 30 December 2022.
- transfers made with D+1 value date** will be executed in favour of the beneficiary's bank with the value date** of 29 December 2022.
- transfers made with D+0 value date** will be executed in favour of the beneficiary's bank with the value date** of 28 December 2022.

On 29 December 2022 (Thursday), SLSP will accept Payment Orders for Cross-Border Transfers with a maturity date of 29 December 2022 submitted to its branches or via electronic banking within the published deadlines*** and execute them as follows:

- transfers made with D+2 value date** will be executed in favour of the beneficiary's bank with the value date** of 2 January 2023.
- transfers made with D+1 value date** will be executed in favour of the beneficiary's bank with the value date** of 30 December 2022.
- transfers made with D+0 value date** will be executed in favour of the beneficiary's bank with the value date** of 29 December 2022.

On 30 December 2022 (Friday), SLSP will accept Payment Orders for Cross-Border Transfers with a maturity date of 30 December 2022 submitted to its branches or via electronic banking within the published deadlines*** and execute them as follows:

- transfers made with D+2 value date** will be executed in favour of the beneficiary's bank with the value date** of 3 January 2023.
- transfers made with D+1 value date** will be executed in favour of the beneficiary's bank with the value date** of 2 January 2023.
- transfers made with D+0 value date** will be executed in favour of the beneficiary's bank with the value date** of 30 December 2022.

On 31 December 2022 (Saturday), SLSP will accept Payment Orders for Cross-Border Transfers submitted to its branches during opening hours or via electronic banking with the earliest possible maturity date of 2 January 2023.

On 1 January 2023 (Sunday), SLSP will accept Payment Orders for Cross-Border Transfers via electronic banking with the earliest maturity date of 2 January 2023.

If you wish to **make a cross-border transfer of funds or send funds in a foreign currency within the Slovak Republic** so that they are **credited to the recipient's bank account in 2022**, it is necessary to deliver Payment Orders for Cross-Border Transfers to **SLSP** at the latest within the following deadlines:

Date	Standard Transfers		Urgent Transfers		
	EUR	Other currencies	EUR, USD	CAD, CZK, GBP, HUF, CHF, PLN, RON	Other currencies
	(D+1 value date**)	(D+2 value date**)	(D+0 value date**)	(D+0 value date**)	(D+1 value date**)
28 December 2022	15:00	15:00	13:30	9:30	9:30
29 December 2022	15:00	x	13:30	9:30	9:30
30 December 2022	x	x	13:30	9:30	x

D – maturity date of the Payment Order

With AUD, CNY, HKD, JPY or RUB currencies, for which SLSP does not execute Urgent Transfers, the Payment Orders for Cross-Border Transfers must be submitted to SLSP by no later than 15:00 on Wednesday, 28 December 2022, as standard transfers.

! Cross-Border Transfers in HRK

27 December 2022 (Tuesday) is the last day SLSP will accept standard and urgent Payment Orders for Cross-Border Transfers in HRK currency. The received Payment Orders will be executed within the published deadlines***.

Cross-Border Transfers - incoming

The Payment Orders received by **SLSP by 30 December 2022 at the latest with the value date** of 30 December 2022**

- **before 16:30** will be credited to the beneficiary's account in **SLSP on 30 December 2022**,
- **after 16:30** will be credited to the beneficiary's account in **SLSP on 2 January 2023**.

**/ These can be found at www.slsp.sk in Business Terms and Conditions, Terms and Conditions of SLSP Payment Services, Annex 2 and Annex 6*

*** Value Date = date, on which funds are credited to the beneficiary's bank account*

****/ These can be found at www.slsp.sk in Business Terms and Conditions, Terms and Conditions of SLSP Payment Services, Annex 4*