

# Annex 2 - Payment Cut-off Times

## Outgoing Instructions

### Electronic Submission\*

|                 | Type  | Cut-off Time | Value Date Creditor |
|-----------------|---|--------------|---------------------|
| Domestic & SEPA | Credit Transfer - standard**                      | 16:30        | D+1                 |
|                 | Credit Transfer - SEPA                            | 13:30        | D+0                 |
|                 | Credit Transfer - urgent & intercompany           | 13:30        | D+0                 |
|                 | Credit Transfer - inside Prague branch            | 16:30        | D+0                 |
|                 | Direct Debit - domestic                           | 16:30        | D+1                 |
|                 | Direct Debit - SEPA CORE & B2B                    | 11:30 (D-1)  | D+0                 |
| International   | Credit Transfer - standard                        | 15:00        | D+1                 |
|                 | Credit Transfer - standard CZK                    | 16:30        | D+1                 |
|                 | Credit Transfer - urgent & intercompany           | 15:00        | D+0 (EUR, GBP, USD) |
|                 | Credit Transfer - urgent & intercompany CZK       | 13:30        | D+0                 |
|                 | Credit Transfer - internal (inside Prague branch) | 15:00        | D+0                 |

\* Valid for STP instructions only. Instructions involving currency conversion above EUR 20.000 equivalent must be submitted at least 30 minutes before the cut-off time. SEPA instructions must be submitted at least 15 minutes before the cut-off time (5 minutes in other cases).

\*\* SEPA credit transfers submitted after 13:30

### Paper Submission

|                                  | Type                       | Cut-off Time | Value Date Creditor      |
|----------------------------------|----------------------------|--------------|--------------------------|
| Domestic, SEPA and International | Credit Transfer - standard | 12:00        | D+1                      |
|                                  | Credit Transfer - urgent   | 12:00        | D+0 (CZK, EUR, GBP, USD) |

## Incoming Instructions

|                                  | Type            | Cut-off Time | Value Date Creditor |
|----------------------------------|-----------------|--------------|---------------------|
| Domestic, SEPA and International | Credit Transfer | 16:30        | D+0*                |

\* Valid only if the amount of the incoming credit transfer is credited to the bank's account on the same day (D+0).