

Domestic payment transactions with Raiffeisenbank at the end of 2023

Clients keeping a multi-currency account (such as AKTIVNÍ účet, CHYTRÝ účet, eKonto KOMPLET)¹

Cut-off times for payment orders submitted via agreed means of electronic communication		
	To have the funds debited from the payer's account in 2023 ²	To have the funds debited from the payer's account and credited to the beneficiary's accounts in 2023
Payment order	before 29. 12. 2023, 24:00	before 28. 12. 2023, 24:00
Direct debit order	before 28. 12. 2023, 24:00	before 27. 12. 2023, 24:00
Express payment	before 29. 12. 2023, 14:00	before 29. 12. 2023, 14:00
Instant payments	before 29. 12. 2023, 24:00	before 29. 12. 2023, 23:59

Clients keeping a single-currency account

Cut-off times for payment orders submitted via agreed means of electronic communication		
	To have the funds debited from the payer's account in 2023 ²	To have the funds debited from the payer's account and credited to the beneficiary's accounts in 2023
Payment order	before 29. 12. 2023, 16:00	before 28. 12. 2023, 24:00
Direct debit order	before 28. 12. 2023, 18:00	before 27. 12. 2023, 18:00
Express payment	before 29. 12. 2023, 14:00	before 29. 12. 2023, 14:00

Clients keeping a multi-currency account (such as AKTIVNÍ účet, CHYTRÝ účet, eKonto KOMPLET) **or a single-currency account**

Cut-off times for paper payment orders		
	To have the funds debited from the payer's account in 2023 ²	To have the funds debited from the payer's account and credited to the beneficiary's accounts in 2023
Payment order	before 29. 12. 2023, 15:00	before 28. 12. 2023, 15:30
Direct debit order	before 28. 12. 2023, 15:00	before 27. 12. 2023, 15:00
Express payment	before 29. 12. 2023, 13:00	before 29. 12. 2023, 13:00

¹ Price programs EQUA účet, EQUA účet pro podnikatele, EQUA účet pro právnické osoby a Firemní účet EQUA are multi-currency account.

² However, if the maturity date stated in the payment order is later than 29.12.2023, the payment order will be processed according to such provided maturity date or the next working day.

International payment transactions with Raiffeisenbank at the end of 2023

If you are obliged to settle your obligations to foreign partners in 2023 (with a date in 2023), please submit your payment orders by the below dates and times:

Outgoing payments

Type of outgoing foreign payment	Date to submit the order to Raiffeisenbank	Debited from the payer's account	Credited to account of the recipient's bank / first correspondent bank
Standard	28 December 2023 before 15:00 at a branch office before 16:00 via electronic communication means	2023	2023 ³
Express payment	29 December 2023 before 11:00 at a branch office before 12:00 via electronic communication means	2023	2023*
Intra-bank payment in a foreign currency	29 December 2023 before 15:00 at a branch office before 16:00 via electronic communication means	2023	2023 Credited to the beneficiary's account with Raiffeisenbank a.s.

³ Crediting of funds to the account of the recipient's bank for payment transactions within the EEA in EEA member state currencies or crediting of funds to the account of the first correspondent bank involved in the payment transaction for payment transactions within the EEA in other than EEA member state currencies and in case of payment transactions where the recipient's bank does not operate in an EEA country.

Incoming payments

Payments received on 29. 12. 2023 before the cut-off time of 13:00 will be credited to clients' accounts with the date of 29. 12. 2023.