

# Information on payment deadlines at Raiffeisenbank a.s.

## Introduction

The Bank and Client agreed that the Bank will execute Payment Transactions on the Banking Business Days and by the cut-off times as agreed below. Only days that are Banking Business Days can be considered the "D" day or additional days according to the below schedules. For the purposes of executing Payment Transactions, every business day is considered a Banking Business Day. However, solely for the purpose of transferring Funds from a Multi-Currency Account to another Multi-Currency Account, as well as for the purpose of executing an Instant Payment and, if applicable, an Incoming Credit Transfer executed similarly to an Instant Payment, every calendar day is considered a Banking Business Day. The moment of acceptance of a Payment Order occurs on day "D", unless otherwise specified. In connection with the crediting of a Payment Transaction amount to a Single-Currency Account, except for Payment Transactions executed similarly to an Instant Payment, and in connection with the acceptance of a Payment Order from a Single-Currency Account, the Operating Hours are the period between 8:00 and 18:00 CET (or CEST, if applicable). For Payment Orders accepted through Business Locations the Operating Hours are the opening hours of such Business Locations.

The cut-off times specified in this document, before which the Payment Order must be accepted in order for a Payment Transaction to be executed, are deemed to be moments close to the end of the Bank's Operating Hours. As regards Payment Orders received by the Bank after expiration of the moment close to the end of the Operating Hours it holds that the moment of acceptance of the Payment Order occurs at the beginning of the next Operating Hours at the earliest.

The capitalized terms contained herein have the meaning given to them in the GBC and Product Conditions (particularly the Technical Conditions and Product Conditions for Direct Banking Services, if applicable).

In the case of clients who are natural persons – entrepreneurs or legal entities and have entered into an agreement with Equa Bank a.s. or the Bank that identifies the Terms and conditions of payment services of Equa bank for entrepreneurs and legal entities (hereinafter also referred to as "Equa Bank PS Conditions") as its part, the obligations of the Bank and such clients arising from such an agreement with regard to the definition of the Bank's operating hours, cut-off times for the delivery of Payment Orders and deadlines for the execution of Payment Transactions shall be governed by these Information on Payment Deadlines at Raiffeisenbank a.s. instead of the Equa Bank PS Conditions, and references to the Equa Bank PS Conditions contained in the relevant agreements shall be deemed references to the Information on Payment Deadlines at Raiffeisenbank a.s., to the above extent.

The moment when the Bank receives a Payment Order directly from the Payer or as initiated by the Recipient is considered the moment of acceptance of the Payment Order. If deferred maturity of the Payment Order is agreed, such an agreed moment is considered the moment of acceptance of the Payment Order. If the moment of acceptance of a Payment Order falls outside the Operating Hours, it holds that the Payment Order was accepted at the beginning of the following Operating Hours.

This Information on Payment Deadlines at Raiffeisenbank a.s. is effective as of 1 January 2024.

## I. Domestic Payment System

### I. A. Time limits for executing Domestic Payment Transactions between the Bank and other banks

#### I.A.1 Time limits for crediting Funds to an Account maintained by the Bank

- a) The Bank is obliged to ensure that the Funds are credited to the Recipient's Account as follows ("D" identifies the Banking Business Day when the Bank receives the Funds sent from another bank):

Payment Order	Funds credited to Recipient's Account
a.1) Any Payment Order	D

The condition for crediting the Funds to the Account within the time limit specified in the table under this letter a) of this Section I.A.1 is that the Bank has received the Funds in its account within the Operating Hours.

**I.A.2 Time limits for executing Payment Orders initiated by the Payer**

- a) The Bank is obliged to ensure that the Funds are credited to the account of the Recipient's bank as follows ("D" identifies the Banking Business Day when the Bank accepts the Payment Order):

Payment Order	Funds credited to the Account of Recipient's bank
a.1) Payment Order for Outgoing Credit Transfer placed after 11:30, except for express payments	D + 1
a.2) Payment Order for Outgoing Credit Transfer, on the basis of which an express payment or Instant Payment is made, and Payment Order for Outgoing Credit Transfer placed by 11:30	D

- b) The condition for crediting the Funds to the account of the Recipient's bank within the time limits specified in the table under letter a) of this Section I.A.2 is that the moment of acceptance of the Payment Order for transferring Funds from a Multi-Currency Account occurs by the cut-off times specified below, at the latest:

Payment Order		Cut-off times for accepting Payment Orders placed through:		
		Telephone banking	Internet banking, mobile banking	Payment Orders in paper form
b.1) Single Payment Order for Outgoing	b.1.1) Standard	by 24:00	by 24.00	by 15.00
	b.1.2) Express	by 14.00	by 14.00	by 13.00
	b.1.3) Instant	-	by 23.59	-
b.2) Batch Payment Order for Outgoing Credit Transfer	b.2.1) Standard	by 24.00	by 24.00	by 15.00
	b.2.2) Express	by 14.00	by 14.00	by 12.00
b.3) Standing order			by 24:00 of the Banking Business Day before D	by 15:00 of the Banking Business Day before D

- c) The condition for crediting the Funds to the account of the Recipient's bank within the time limits specified in the table under letter a) of this Section I.A.2 is that the moment of acceptance of the Payment Order for transferring Funds from Single-Currency Accounts occurs by the cut-off times specified below, at the latest:

Payment Order		Cut-off times for accepting Payment Orders placed through:	
		Internet banking, telephone banking, Multicash	Payment Orders in paper form
c.1) Single Payment Order for Outgoing Credit Transfer	c.1.1) Standard	by 18.00	by 15.00
	c.1.2) Express	by 14.00	by 13.00
c.2) Batch Payment Order for Outgoing Credit Transfer	c.2.1) Standard	by 18.00	by 15.00
	c.2.2) Express	by 14.00	by 12.00
c.3) Standing order		by 18:00 of the Banking Business Day before D	by 15:00 of the Banking Business Day before D

**I.A.3 Time limits for executing Payment Orders initiated by the Recipient or by the Payer through the Recipient**

- a) The Bank is obliged to ensure that the Funds are credited to the account of the Recipient's bank as follows ("D" identifies the Banking Business Day when the Bank receives the Payment Order from another bank):

Payment Order	Funds credited to the Account of Recipient's bank
a.1 Any Payment Order	D + 1

- b) The condition for crediting the Funds to the account of the Recipient's bank within the time limits specified in the table under letter a) of this Section I.A.3 is that the Payer's consent to execute the Payment Order to transfer Funds from a Multi-Currency Account is delivered to the Bank by the below cut-off times at the latest ("D" identifies the Banking Business Day when the Payment Order from another bank is delivered to the Bank):

Payment Order	Cut-off times for delivery of consent to execute Payment Orders submitted through:	
	Internet banking, telephone banking, mobile banking	Payment Orders in paper form
b.1) Consent to execution of Payment Order	by 24:00 of the Banking Business Day before D	by 15:00 of the Banking Business Day before D

- c) The condition for crediting the Funds to the account of the Recipient's bank within the time limits specified in the table under letter a) of this Section I.A.3 is that the Payer's consent to execute the Payment Order to transfer Funds from a Single-Currency Account is delivered to the Bank by the below cut-off times at the latest ("D" identifies the Banking Business Day when the Payment Order from another bank is delivered to the Bank):

Payment Order	Cut-off times for delivery of consent to execute Payment Orders submitted through:	
	Internet banking, telephone banking, Multicash	Payment Orders in paper form
c.1) Consent to execute Payment Order	by 18:00 of the Banking Business Day before D	by 15:00 of the Banking Business Day before D

- d) The conditions for crediting Funds to the account of the bank of the Czech Post within the time limits specified in the table under letter a) of this part I.A.3 under Direct Debits – SIPO are set out below:

When Direct Debit – SIPO is enabled on the Account by the 21<sup>st</sup> day of the month (or the first preceding business day if this day is not a business day), the Direct Debit – SIPO payment will be first executed in the next calendar month. When Direct Debit – SIPO is enabled on the Account after the 21<sup>st</sup> day of the month (or after the first preceding business day if this day is not a business day), the Direct Debit – SIPO payment will be first executed in the second next month. The Direct Debit – SIPO payment will always be made on the 12<sup>th</sup> day of the month (or the first preceding business day if this day is not a business day) if the Account shows a sufficient Available Balance.

If the Direct Debit – SIPO payment is not made on the above date due to insufficient Funds, it will be made on the 20<sup>th</sup> day of the month (or the first preceding business day if this day is not a business day), subject to the same rules as applicable for the first date and provided that the required Available Balance is topped up. If the Direct Debit – SIPO mandate is cancelled by the 5<sup>th</sup> day of the month (or the first preceding business day if this day is not a business day), the Direct Debit – SIPO will not be executed this month. If the Direct Debit – SIPO mandate is cancelled after the above date, the Direct Debit – SIPO payment will be executed for the last time in the given month.

- e) The Bank as the Recipient's bank is obliged to deliver a Payment Order to be executed at the initiative of the Recipient or at the initiative of the Payer through the Recipient to the Payer's bank as follows ("D" identifies the Banking Business Day when the Bank accepted the Payment Order):

Payment Order	Payment Order delivered to the Payer's bank
e.1) Any Payment Order	D + 1

- f) The condition for crediting the Funds to the account of the Payer's bank within the time limits specified in the table under letter e) of this Section I.A.3 is that the moment of acceptance of the Payment Order for transferring Funds to a Multi-Currency Account occurs by the cut-off times specified below, at the latest:

Payment Order	Cut-off times for Payment Orders accepted by the Bank through:	
	Internet banking, telephone banking	Payment Orders in paper form
f.1) Direct Debit Order	by 24:00	by 15.00
f.2) Standing Direct Debit Order	by 24:00 of the Banking Business Day before D	by 15:00 of the Banking Business Day before D
f.3) Intelligent Direct Debit Order	by 24.00	by 15.00

- g) The condition for delivering the Payment Order to the Payer's bank within the time limits specified in the table under letter e) of this Section I.A.3 is that the moment of acceptance of the Payment Order for transferring Funds to a Single-Currency Account occurs by the cut-off times specified below, at the latest:

Payment Order	Cut-off times for Payment Orders accepted by the Bank through:	
	Internet banking, telephone banking, Multicash	Payment Orders in paper form
g.1) Direct Debit Order	by 18.00	by 15.00

**I.B. Time limits for executing Domestic Payment Transactions within the Bank**

**I.B.1 Time limits for crediting Funds to an Account maintained by the Bank**

- a) The Bank is obliged to ensure that the Funds are credited to any Account of the Recipient as follows ("D" identifies the Banking Business Day when the Bank accepts the Payment Order):

Payment Order	Funds credited to Recipient's Account
a.1) Any Payment Order	D

**I.B.2 Time limits for executing Payment Orders initiated by the Payer**

- a) The condition for crediting the Funds to the Recipient's Multi-Currency Account within the time limits specified in the table under letter a) of Section I.B.1 is that the moment of acceptance of the Payment Order for transferring Funds from a Multi-Currency Account occurs by the cut-off times specified in Section I.A.2, paragraph b), at the latest:
- b) The condition for crediting the Funds to the Recipient's Account within the time limits specified in the table under letter a) of Section I.B.1 is that the moment of acceptance of the Payment Order for transferring Funds, in a case other than the transfer of Funds from a Multi-Currency Account to a Multi-Currency Account according to letter a) of this Section I.B.2, occurs by the cut-off times specified below, at the latest:

Payment Order		Cut-off times pro přijetí Platebních příkazů zadávaných skrze:	
		Internet banking, telephone banking, mobile banking, Multicash	Payment Orders in paper form
b.1) Single Payment Order for Outgoing Credit Transfer	b.1.1) Standard	by 18.00	by 15.00
	b.1.2) Express	by 14.00	by 13.00
b.2) Batch Payment Order for Outgoing Credit Transfer	b.2.1) Standard	by 18.00	by 15.00
	b.2.2) Express	by 14.00	by 12.00
b.3) Standing order		by 18:00 of the Banking Business Day before D	by 15:00 of the Banking Business Day before D
b.4) Currency conversion within multi-currency account		from 8:30 to 17:00	from 8:30 to 15:00

**I.B.3 Time limits for executing Payment Orders initiated by the Recipient or by the Payer through the Recipient**

- a) The condition for crediting the Funds to the Recipient's Account within the time limits specified in the table under letter a) of Section I.B.1 is that the Payer's consent to execute the Payment Order to transfer Funds from a Multi-Currency Account is delivered to the Bank by the below cut-off times at the latest ("D" identifies the Banking Business Day when the Payment Order is accepted by the Bank):

Payment Order	Cut-off times for delivery of consent to execute Payment Orders submitted through:	
	Internet banking, telephone banking, mobile banking	Payment Orders in paper form
a.1) Consent to execute Payment Order	by 24:00 of the Banking Business Day before D	by 15:00 of the Banking Business Day before D

- b) The condition for crediting the Funds to the Recipient's Account within the time limits specified in the table under letter a) of Section I.B.1 is that the Payer's consent to execute the Payment Order to transfer Funds from a Single-Currency Account is delivered to the Bank by the below cut-off times at the latest ("D" identifies the Banking Business Day when the Payment Order is accepted by the Bank):

Payment Order	Cut-off times for delivery of consent to execute Payment Orders submitted through:	
	Internetové bankovníctví, telefonní bankovníctví, Multicash	Platební příkazy na papírovém nosiči
b.1) Consent to execution of Payment Order	by 18:00 of the Banking Business Day before D	by 15:00 of the Banking Business Day before D

- c) The condition for crediting the Funds to the Recipient's Multi-Currency Account within the time limits specified in the table under letter a) of Section I.B.1 is that the moment of acceptance of the Payment Order for transferring Funds from a Multi-Currency Account occurs by the cut-off times specified below, at the latest:

Payment Order	Cut-off times for delivery of Payment Orders to the Bank through:	
	Internet banking, telephone banking	Payment Orders in paper form
c.1) Direct Debit Order	by 24.00	by 15.00 h
c.2) Standing Direct Debit Order	by 24:00 of the Banking Business Day before D	by 15:00 of the Banking Business Day before D
c.3) Intelligent Direct Debit Order	by 24.00	by 15.00 h

- d) The condition for crediting the Funds to the Recipient's Account within the time limits specified in the table under letter a) of Section I.B.1 is that the moment of acceptance of the Payment Order for transferring Funds from the Account, in cases other than the transfer of Funds from a Multi-Currency Account to a Multi-Currency Account according to letter c) of this Section I.B.3, occurs by the cut-off times specified below, at the latest:

Payment Order	Cut-off times for delivery of Payment Orders to the Bank through:	
	Internet banking, telephone banking	Payment Orders in paper form
d.1) Direct Debit Order	by 18.00	by 15.00

## II. Foreign Payment System

### II.A Time limits for executing Foreign Payment Transactions between banks

- a) The Bank is obliged to ensure that the Funds are credited to the Account as follows ("D" identifies the Banking Business Day when the Bank receives the sent Funds in its account):

Payment Order	Funds credited to Recipient's Account
a.1) Payment Order in EU and EEA Member State currencies	D
a.2) Payment Order in currencies other than those of EU and EEA Member States	D + 1

The condition for crediting the Funds to the Account within the time limit specified in the table under this letter a) of this Section II.A. is that the Bank has received the Funds in its account by 16:00 of a Banking Business Day.

- b) The Bank is obliged to ensure that the Funds are credited to the account of the Recipient's bank, or, in case of a Payment Transaction within EEA Countries, however in a non-EEA Member State currency, and in case of a Payment Transaction where the Recipient's bank does not operate in an EEA Country, to the account of the first correspondent bank involved in the execution of the Payment Transaction, as follows ("D" identifies the Banking Business Day when the Bank accepts the Payment Order):

Payment Order	Funds credited to the account of the Recipient's bank / first correspondent bank
b.1) Standard and urgent Payment Orders to execute Payment Transactions in EUR and/or CZK without currency conversion, or those involving a maximum of one currency conversion between EUR and CZK	D + 1
b.2) Standard Payment Orders to execute a Payment Transaction in the territory of the Czech Republic, if the Payment Transaction involves a currency conversion other than between CZK and EUR	D + 2
b.3) Urgent Payment Orders to execute a Payment Transaction in the territory of the Czech Republic, if the Payment Transaction involves a currency conversion other than between CZK and EUR	D + 1
b.4) Payment Orders other than those specified in b.1 through b.3	D + 3

- c) The condition for crediting the Funds within the time limits specified in the table under letter b) of this Section II.A is that the moment of acceptance of the Payment Order for transferring Funds from a Multi-Currency Account occurs by the cut-off times specified below, at the latest:

Payment Order	Cut-off times for accepting Payment Orders placed through:		
	Internet banking, telephone banking	Mobile banking	Payment Orders in paper form
c.1) Standard	by 16.00	by 16:00	by 15.00
c.2) Urgent	by 12.00	by 12:00	by 11.00
c.3) Standing Order	by 16:00 of the Banking Business Day before D	-	-

- d) The condition for crediting the Funds within the time limits specified in the table under letter b) of this Section II.A is that the moment of acceptance of the Payment Order for transferring Funds from a Single-Currency Account occurs by the cut-off times specified below, at the latest:

Payment Order	Cut-off times for accepting Payment Orders placed through:			
	Internet banking, telephone banking	Mobile banking	Payment Orders in paper form	Multicash
d.1) Standard	16.00	16.00	15.00	16.00
d.2) Urgent	12.00	12.00	11.00 h	12.00
d.3) Standing Order	by 16:00 of the Banking Business Day before D	-	-	-

**II.B Time limits for executing Foreign Payment Transactions within the Bank**

- a) The Bank is obliged to ensure that the Funds are credited to any Account of the Recipient as follows ("D" identifies the Banking Business Day when the Bank accepts the Payment Order):

Payment Order	Cut-off times for accepting Payment Orders placed through:	
	Funds debited from Payer's Account	Funds credited to Recipient's Account
a.1) Any Payment Orders	D	D

- b) The condition for crediting the Funds to the Recipient's Account within the time limits specified in the table under letter a) of this Section II.B is that the moment of acceptance of the Payment Order for transferring Funds from a Multi-Currency Account occurs by the cut-off times specified below, at the latest:

Payment Order	Cut-off times for accepting Payment Orders placed through:		
	Internet banking, telephone banking	Mobile banking	Payment Orders in paper form
b.1) Any Payment Order other than b.2)	by 16.00	by 16.00	by 15.00
b.2) Currency conversion within multi-currency account	from 8.30 to 17.00	from 8.30 to 17.00	from 8.30 to 15.00
b.3) Standing Order	by 16:00 of the Banking Business Day before D	-	-

- c) The condition for crediting the Funds to the Recipient's Account within the time limits specified in the table under letter a) of this Section II.B is that the moment of acceptance of the Payment Order for transferring Funds from a Single-Currency Account occurs by the cut-off times specified below, at the latest:

Payment Order	Cut-off times for accepting Payment Orders placed through:			
	Internet banking, telephone banking	Mobile banking	Payment Orders in paper form	Multicash
c.1) Any Payment Order	16:00	16:00	15.00	16.00
c.2) Standing Order	by 16:00 of the Banking Business Day before D	-	-	-

**III. Hotovostní platební styk**

- a) The Bank is obliged to ensure that the Funds are credited to any Account of the Recipient as follows ("D" identifies the Banking Business Day when the Bank accepts the Payment Order):

Payment Order	Funds credited to Recipient's Account
Any Payment Order	immediately during D

- b) The condition for crediting the Funds to the Recipient's Account within the time limit specified in the table under letter a) of this Section III. is that the moment of acceptance of the Payment Order for transferring Funds to a Single-Currency Account occurs by the cut-off time specified below, at the latest:

Payment Order	Payment Order and Funds accepted by Bank
Any Payment Order	by 19:00

