

## 1) Cut-off-time (CoT)\*

a) CoT valid for 28.12.2018 (standard CoT):

CoT by distribution channel		Branch	Multicash BBTB <sup>2</sup>	Internet banking Mob. application, VIAMO	DIALOG Live
SEPA payment	bank-to-bank	14:00	18:00	cca 21:00	cca 21:00
	intra-bank	until the end of opening hours	18:00	cca 21:00	cca 21:00
SEPA payment outside SR	outbound	13:00	18:00	14:00	-
Foreign payment	outbound	13:00	14:00 <sup>1</sup>	14:00	-
Express payment in EUR	outbound	13:00	14:00	14:00	-
Express transfer in foreign currency	outbound	9:30	9:30	9:30	-

<sup>1</sup> 16:00 hod - for intra-bank payment orders in foreign currency

<sup>2</sup> Business Banking TB

b) CoT valid on 31.12.2018 (Monday):

CoT by distribution channel		Branch	Multicash BBTB <sup>2</sup>	Internet banking Mob. application, VIAMO	DIALOG Live
SEPA payment	bank-to-bank	12:00	cca 18:00	cca 18:00	cca 18:00
	intra-bank	12:00	cca 18:00	cca 18:00	cca 18:00
SEPA payment outside SR	outbound	12:00	cca 18:00	14:00	-
Foreign payment	outbound	12:00	14:00 <sup>1</sup>	14:00	-
Express payment in EUR	outbound	12:00	14:00	14:00	-
Express payment in foreign currency	outbound	9:30	9:30	9:30	-

<sup>1</sup> 16:00 hod - for intra-bank payment orders in foreign currency

<sup>2</sup> Business Banking TB

## 2) Processing and settlement of outbound payments

a) SEPA payments:

Receipt to CoT** on date	Processing date = date of debit in payer's account	Date of credit in beneficiary's bank account
28.12.2018 (Fr)	28.12.2018	31.12.2018
29.12.2018 (Sa)	29.12.2018 <sup>1</sup>	31.12.2018
	31.12.2018	02.01.2019
31.12.2018 (Mo)	31.12.2018	02.01.2019

<sup>1</sup> Valid for Internet payments inside SR only

b) SEPA payment orders in favour of Tatra banka clients, so called intra-bank payment orders:

Receipt to CoT** on date	Processing date = date of debit in payer's account	Date of credit in beneficiary's bank account
28.12.2018 (Fr)	28.12.2018	28.12.2018
29.12.2018 (Sa)	29.12.2018	29.12.2018
31.12.2018 (Mo)	31.12.2018	31.12.2018
02.01.2019 (We)	02.01.2019	02.01.2019

c) Standing orders:

Standing orders with maturity date 01.01.2019 will be executed on 31.12.2018.

d) SEPA direct debits:

Terms and conditions for SEPA direct debits remain unchanged

e) Cross-border payment orders:

Receipt to CoT** on date	Processing date = date of debit in payer's account	Spot value date***
28.12.2018 (Fr)	28.12.2018	02.01.2019 (CZK <sup>1</sup> 28.12.2018; CHF, RON 03.01.2019; JPY 04.01.2019; RUB 09.01.2019)
31.12.2018 (Mo)	31.12.2018	03.01.2019 (CZK <sup>1</sup> 31.12.2018; JPY 04.01.2019; RUB 9.01.2019)
02.01.2019 (We)	02.01.2019	04.01.2019 (CZK <sup>1</sup> 02.01.2019; RUB 9.01.2019)
03.01.2019 (Th)	03.01.2019	07.01.2019 (CZK <sup>1</sup> 03.01.2019; RUB 9.01.2019)

<sup>1</sup> CZK payments in favor of clients **Raiffeisenbank Praha**

### 3) Processing and settlement of inbound payments

a) Domestic payments:

Receipt date	Date of credit in beneficiary's bank account
28.12.2018 (Fr)	28.12.2018
31.12.2018 (Mo)	31.12.2018
02.01.2019 (We)	02.01.2019

b) Cross-border payments:

Receipt date	Processing date	Spot value date*** = date of settlement in client's account
28.12.2018 (Fr)	28.12.2018	28.12.2018
31.12.2018 (Mo)	31.12.2018	31.12.2018
02.01.2019 (We)	02.01.2019	02.01.2019

\* **CoT** - is the time by which the Bank accepts or receives payment orders or other types of orders and by which it executes transactions under the maturity date of the order placement or receipt. The Bank processes accepted or received payment or other orders during the entire Bank Working Day. Payment or other orders the Bank receives after the Cut-off Time are deemed received on the following Bank Working Day. The Bank approves the Cut-off Time and publishes it at its Business Premises.

\*\* Payment orders received that day **after** CoT will be processed on the next bank working day.

\*\*\* **Spot value date** - refers to the day of settlement of funds on the correspondent institution's account in case of outbound payments or in the account of payment services recipient in case of payments processed via TARGET2 system. It is the day the Client can dispose of the funds on their account without debit interests in case of inbound payments. Spot value is stipulated by the Bank.