

Bratislava, December 2nd, 2024

Dear Customer,

With the approaching end of the year 2024, we beg to turn your attention to certain measures taken by Komerční banka, a.s., a Foreign Bank's Branch, regulating the submission of payment orders at the bank's point of sale or via electronic banking services during the last days of the year.

The bank's point of sale will be operating at usual working hours in the last days of the year 2024. The exception is December 31st, 2024, when the bank's point of sale will be closed at 1.00 pm.

1. SEPA PAYMENTS (DOMESTIC AND CROSSBORDER), SEPA DIRECT DEBIT AND INTRABANK PAYMENTS

Komerční banka, a.s., a Foreign Bank's Branch will accept SEPA payment orders until 31st December 2024 inclusive. If you wish to be sure that your orders are executed and settled by the payer's and payee's bank before the end of 2024, please deliver your payment orders to Komerční banka, a.s., Foreign Bank's Branch by the below deadlines.

1.1 PAPER-BASED ORDERS

Orders for SEPA standard payments, to be settled by the payee's bank before the end of **2024** should be submitted.

- At the bank's point of sale **by Monday, 30 Dec 2024, 4 pm** at the latest; the required date of payment (due date) should not be later than **30 Dec 2024**.

Orders for SEPA priority payments which should be settled by the payee's bank before the end of **2024** (while the crediting of the funds to the payee's account depends on the payee bank's processing), should be submitted.

- At the bank's point of sale **by Tuesday, 31 Dec 2024, 1.00 pm** at the latest; the required date of payment (due date) should not be later than **31 Dec 2024**.

Orders for real-time EuroPayments, which should be settled by the payee's bank before the end of **2024** (while the crediting of the funds to the payee's account depends on the payee bank's processing), should be submitted.

- At the bank's point of sale **by Tuesday, 31 Dec 2024, 1.00 pm** at the latest; the required date of payment (due date) should not be later than **31 Dec 2024**.

Orders for SEPA payments or payments in a foreign currency to be credited to clients of Komerční banka, a.s., and Foreign Bank's Branch, which should be settled before the end of **2024**, should be submitted.

- At the bank's point of sale **by Tuesday, 31 Dec 2024, 1.00 pm** at the latest; the required date of payment (due date) should not be later than **31 Dec 2024**.

Orders for SEPA payments to credit clients of Komerční banka, a.s., in the Czech Republic which should be settled before the end of **2024** should be submitted.

- At the bank's point of sale **by Tuesday, 31 Dec 2024, 1.00 pm** at the latest for due date **31 Dec 2024**.

Orders for SEPA Direct Debit, which should be settled by the payee's bank before the end of **2024** (while the debiting of the funds to the payer's account depends on the payer bank's processing), should be submitted.

- At the bank's point of sale **by Friday, 27 Dec 2024, 4.00 pm** at the latest; the required date of payment (due date) should not be later than **27 Dec 2024**.

1.2 ORDERS SUBMITTED ELECTRONICALLY VIA PROFIBANKA

Orders for SEPA standard payments to be settled by the payee's bank before the end of **2024** should be dispatched:

- **batch processing under on-line mode in case of non-conversion payments** at the latest **on Monday, 30 Dec 2024 at 8.30 pm** for due date **30 Dec 2024**
- **batch processing under on-line mode in case of conversion payments** at the latest **on Monday, 30 Dec 2024 at 5 pm** for due date **30 Dec 2024**
- **batch processing under the batch and continuous mode (except of conversion)** at the latest **on Monday, 30 Dec 2024 at 6 pm** for due date **30 Dec 2024**
- **on-line processing in case of non-conversion payment** at the latest **on Monday, 30 Dec 2024 at 8.30 pm** for due date **30 Dec 2024**
- **on-line processing in case of conversion payment** at the latest **on Monday, 30 Dec 2024 at 5 pm** for due date **30 Dec 2024**

Orders for SEPA priority payments which should be settled by the payee's bank before the end of **2024** (while the crediting of the funds to the payee's account depends on the payee bank's processing), should be dispatched

- In case of **batch processing**, by **Tuesday, 31 Dec 2024, 2 pm** at the latest; the required date of payment (due date) should not be later than **31 Dec 2024**,
- In case of **on-line processing**, by **Tuesday, 31 Dec 2024, 2 pm** at the latest; the required date of payment (due date) should not be later than **31 Dec 2024**.

Orders for SEPA payments to credit clients of Komerční banka, a.s., in the Czech Republic which should be settled before the end of **2024** should be dispatched:

- by **Tuesday, 31 Dec 2024, 3.00 pm** at the latest for due date **31 Dec 2024**

Orders for payments made in EUR or a foreign currency, or EUR collection orders, with respect to clients of Komerční banka, a.s., a Foreign Bank's Branch, which should be settled before the end of **2024** should be dispatched:

- **batch processing under on-line mode in case of non-conversion payments** at the latest on **Tuesday, 31 Dec 2024 at 8.30 pm** for due date **31 Dec 2024**
- **batch processing under on-line mode in case of conversion payments** at the latest on **Tuesday, 31 Dec 2024 at 5 pm** for due date **31 Dec 2024**
- **batch processing under the batch and continuous mode** at the latest on **Tuesday, 31 Dec 2024 at 6 pm (except of conversion)** for due date **31 Dec 2024**
- **on-line processing in case of non-conversion payments** at the latest on **Tuesday, 31 Dec 2024 at 8.30 pm** for due date **31 Dec 2024**
- **on-line processing in case of conversion payments** at the latest on **Tuesday, 31 Dec 2024 at 5 pm** for due date **31 Dec 2024**

Orders for SEPA Direct Debit should be dispatched for **batch processing and on-line processing** at the latest on **Friday, 27 Dec 2024 at 8.30 pm** for due date **27 Dec 2024**.

2. FOREIGN PAYMENTS

Komerční banka, a.s., a Foreign Bank's Branch will accept foreign payment orders until 31 December 2024 inclusive. If you wish to settle your obligations to your business partners before the end of 2024 (i.e., with value date in 2024), please deliver your payment orders by the below deadlines.

Credit of funds to beneficiary's account depends on the beneficiary's bank processing terms.

Orders for **payments abroad in CAD, CHF, CZK, DKK, EUR, GBP, NOK, SEK and USD** with **standard** processing speed submitted via Profibanka **on a business day by 11.00 am on-line or batch processing under the on-line and continuous mode** with the same due date or **at the bank's point of sale by 10.30 am** with the same due date we transmit for further processing so that the funds have been credited to the beneficiary's bank account on the due day of the order, but no later than the deadline specified in the Terms and Conditions of the Provision and Use of Direct Banking and in the Notice on the Payment Transactions.

2.1 PAPER-BASED ORDERS

Orders for foreign payments to credit other bank's clients should be submitted at the bank's point of sale:

- In case of **standard** payments:
 - in **JPY** by **Monday, 23 Dec 2024, 3.30 pm** at the latest for due date **27 Dec 2024**,
 - in **AUD, DKK and SEK** by **Friday, 27 Dec 2024, 3.30 pm** at the latest for due date **27 Dec 2024**,
 - in **BGN, CAD, CHF, CZK, EUR, GBP, HUF, NOK, PLN, RON, TRY and USD** by **Monday, 30 Dec 2024, 3.30 pm** at the latest for due date **30 Dec 2024**.
- In case of **urgent** payments:
 - in **DKK and SEK** by **Monday, 30 Dec 2024, 12.00 pm** at the latest for due date **30 Dec 2024**,
 - in **HUF and PLN** by **Tuesday, 31 Dec 2024, 9.00 am** at the latest for due date **31 Dec 2024**,
 - in **CAD, CHF, CZK, GBP and NOK** by **Tuesday, 31 Dec 2024, 12.00 pm** at the latest for due date **31 Dec 2024**,
 - in **EUR and USD** by **Tuesday, 31 Dec 2024, 1.00 pm** at the latest for due date **31 Dec 2024**.

Orders for foreign payments to credit clients of Komerční banka, a.s., in the Czech Republic should be submitted at the bank's point of sale:

- in **JPY** by **Monday, 23 Dec 2024, 3.30 pm** at the latest for due date **23 Dec 2024**
 - in **AUD** by **Friday, 27 Dec 2024, 3.30 pm** at the latest for due date **27 Dec 2024**
 - in **DKK and SEK** by **Monday, 30 Dec 2024, 1.00 pm** at the latest for due date **30 Dec 2024**.
 - in **BGN, CAD, CHF, CZK, EUR, GBP, HUF, NOK, PLN, RON, TRY and USD** by **Friday, 31 Dec 2024, 1.00 pm** at the latest for due date **31 Dec 2024**.

2.2 ORDERS SUBMITTED ELECTRONICALLY VIA PROFIBANKA

Payment orders for standard payments in JPY should be sent for

- batch processing under the batch mode for non-conversion payments at the latest on Friday, 20 Dec 2024 at 6 pm for due date 20 Dec 2024
- batch processing under the on-line and continuous mode, batch mode for conversion payments at the latest on Monday, 23 Dec 2024 at 5 pm for due date 23 Dec 2024
- on-line processing at the latest on Monday, 23 Dec 2024 at 5 pm for due date 23 Dec 2024.

Payment orders for standard payments in AUD should be sent for

- batch processing under the batch mode for non-conversion payments at the latest on Monday, 23 Dec 2024 at 6 pm for due date 23 Dec 2024
- batch processing under the on-line and continuous mode, batch mode for conversion payments at the latest on Friday, 27 Dec 2024 at 5 pm for due date 27 Dec 2024
- on-line processing at the latest on Friday, 27 Dec 2024 at 5 pm for due date 27 Dec 2024.

Payment orders for standard payments in DKK and SEK should be sent for

- batch processing under on-line mode in case of non-conversion payments at the latest on Friday, 27 Dec 2024 at 8.30 pm for due date 27 Dec 2024
- batch processing under on-line mode in case of conversion payments at the latest on Friday, 27 Dec 2024 at 5 pm for due date 27 Dec 2024
- batch processing under the batch and continuous mode (except of conversion) at the latest on Friday, 27 Dec 2024 at 6 pm for due date 27 Dec 2024
- batch processing under the batch and continuous mode in case of conversion payments at the latest on Friday, 27 Dec 2024 at 5 pm for due date 27 Dec 2024
- on-line processing in case of non-conversion payments at the latest on Friday, 27 Dec 2024 at 8.30 pm for due date 27 Dec 2024
- on-line processing in case of conversion payments at the latest on Friday, 27 Dec 2024 at 5 pm for due date 27 Dec 2024.

Payment orders for standard payments in BGN, CAD, CHF, CZK, EUR, GBP, HUF, NOK, PLN, RON, TRY and USD should be sent for

- batch processing under on-line mode in case of non-conversion payments at the latest on Monday, 30 Dec 2024 at 8.30 pm for due date 30 Dec 2024
- batch processing under on-line mode in case of conversion payments at the latest on Monday, 30 Dec 2024 at 5 pm for due date 30 Dec 2024
- batch processing under the batch and continuous mode (except of conversion) at the latest on Monday, 30 Dec 2024 at 6 pm for due date 30 Dec 2024
- batch processing under the batch and continuous mode in case of conversion payments at the latest on Monday, 30 Dec 2024 at 5 pm for due date 30 Dec 2024
- on-line processing in case of non-conversion payments at the latest on Monday, 30 Dec 2024 at 8.30 pm for due date 30 Dec 2024
- on-line processing in case of conversion payments at the latest on Monday, 30 Dec 2024 at 5 pm for due date 30 Dec 2024.

Urgent foreign payment orders should be submitted

- by Monday, 30 Dec 2024 for due date 30 Dec 2024.
 - 1.00 pm at the latest – payments made in DKK and SEK,
- by Tuesday, 31 Dec 2024 for due date 31 Dec 2024.
 - 9.00 am at the latest – payments made in HUF and PLN,
 - 1.00 pm at the latest – payments made in CAD, CHF, CZK, GBP and NOK,
 - 2.00 pm at the latest – payments made in EUR and USD.

Foreign payment orders to credit accounts kept with Komerční banka, a.s. in the Czech Republic should be submitted:

■ **in JPY**

- **batch processing under the batch mode for non-conversion payments** at the latest on **Friday, 20 Dec 2024 at 6 pm** for due date **20 Dec 2024**
- **batch processing under the on-line and continuous mode, batch mode for conversion payments** at the latest on **Monday, 23 Dec 2024 at 5 pm** for due date **23 Dec 2024**
- **on-line processing** at the latest on **Monday, 23 Dec 2024 at 5 pm** for due date **23 Dec 2024**.

■ **in AUD**

- **batch processing under the batch mode for non-conversion payments** at the latest on **Monday, 23 Dec 2024 at 6 pm** for due date **23 Dec 2024**
- **batch processing under the on-line and continuous mode, batch mode for conversion payments** at the latest on **Friday, 27 Dec 2024 at 5 pm** for due date **27 Dec 2024**
- **on-line processing** at the latest on **Friday, 27 Dec 2024 at 5 pm** for due date **27 Dec 2024**.

■ **in DKK and SEK**

- **batch processing under the batch mode for non-conversion payments** at the latest on **Friday, 27 Dec 2024 at 6 pm** for due date **27 Dec 2024**
- **batch processing under the on-line and continuous mode, batch mode for conversion payments** at the latest on **Monday, 30 Dec 2024 at 2 pm** for due date **30 Dec 2024**
- **on-line processing** at the latest on **Monday, 30 Dec 2024 at 2 pm** for due date **30 Dec 2024**.

■ **in BGN, CAD, CHF, GBP, HUF, NOK, PLN, RON and TRY**

- **batch processing under the batch mode for non-conversion payments** at the latest on **Monday, 30 Dec 2024 at 6 pm** for due date **30 Dec 2024**
- **batch processing under the on-line and continuous mode, batch mode for conversion payments** at the latest on **Tuesday, 31 Dec 2024 at 2 pm** for due date **31 Dec 2024**
- **on-line processing** at the latest on **Tuesday, 31 Dec 2024 at 2 pm** for due date **31 Dec 2024**.

■ **in CZK, EUR and USD**

- **batch processing under the batch mode for non-conversion payments** at the latest on **Monday, 30 Dec 2024 at 6 pm** for due date **30 Dec 2024**
- **batch processing under the on-line and continuous mode, batch mode for conversion payments** at the latest on **Tuesday, 31 Dec 2024 at 3 pm** for due date **31 Dec 2024**
- **on-line processing** at the latest on **Tuesday, 31 Dec 2024 at 3 pm** for due date **31 Dec 2024**.

See summary of the latest time for submitting payment orders of the foreign payment transactions which will ensure the settlement/clearing of orders even in 2024 as well as the funds will be credited to the account of the beneficiary's bank in 2024.

Payment orders abroad for standard processing

	Currency	Date of Submission	Submission Time	Submission Mode
STANDARD	JPY	20/12/2024	6 pm	batch - batch mode for non-conversion payment
		23/12/2024	5 pm	batch - batch mode for conversion payment
				batch - on-line mode for non-conversion and conversion payment
				batch - continuous mode for non-conversion and conversion payment
	AUD	23/12/2024	6 pm	batch - batch mode for non-conversion payment
		27/12/2024	5 pm	batch - batch mode for conversion payment
				batch - on-line mode for non-conversion and conversion payment
				batch - continuous mode for non-conversion and conversion payment
	DKK and SEK	27 Dec 2024	5 pm	batch - on-line mode for conversion payment
			6 pm	batch - batch and continuous mode for conversion payment
				on-line for conversion payment
		27 Dec 2024	6 pm	batch - batch and continuous mode for non-conversion payment
			8.30 pm	batch - on-line mode for non-conversion payment
				on-line for non-conversion payment
	BGN, CAD, CHF, CZK, EUR, GBP, HUF, NOK, PLN, RON, TRY and USD	30 Dec 2024	5 pm	batch - on-line mode for conversion payment
			6 pm	batch - batch and continuous mode for conversion payment
on-line for conversion payment				
30 Dec 2024		6 pm	batch - batch and continuous mode for non-conversion payment	
		8.30 pm	batch - on-line mode for non-conversion payment	
			on-line for non-conversion payment	

Payment orders abroad for urgent processing

	Currency	Date of Submission	Submission Time	Submission Mode
URGENT	DKK and SEK	30 Dec 2024	1 pm	batch - batch, continuous and on-line mode for on-line non-conversion and conversion
				batch - batch, continuous and on-line mode, on-line for non-conversion and conversion payment
	HUF and PLN	31 Dec 2024	9 am	batch - batch, continuous and on-line mode for on-line non-conversion and conversion
				batch - batch, continuous and on-line mode, on-line non-conversion and conversion
EUR and USD	31 Dec 2024	2 pm	batch - batch, continuous and on-line mode, on-line non-conversion and conversion	
			batch - batch, continuous and on-line mode, on-line non-conversion and conversion	

Payment orders to credit accounts kept with Komerční banka, a.s. in the Czech Republic

	Currency	Date of Submission	Submission Time	Submission Mode
To KB	JPY	20/12/2024	6 pm	batch - batch mode for non-conversion payment
		23/12/2024	5 pm	batch - batch mode for conversion payment
				batch - on-line mode for non-conversion and conversion payment
				batch - continuous mode for non-conversion and conversion payment
	AUD	23/12/2024	6 pm	batch - batch mode for non-conversion payment
		27/12/2024	5 pm	batch - batch mode for conversion payment
				batch - on-line mode for non-conversion and conversion payment
				batch - continuous mode for non-conversion and conversion payment
	DKK and SEK	27/12/2024	6 pm	batch - batch mode for non-conversion payment
		30/12/2024	2 pm	batch - batch mode for conversion payment
				batch - on-line mode for non-conversion and conversion payment
				batch - continuous mode for non-conversion and conversion payment
	BGN, CAD, CHF, GBP, HUF, NOK, PLN, RON and TRY	30/12/2024	6 pm	batch - batch mode for non-conversion payment
		31/12/2024	2 pm	batch - batch mode for conversion payment
				batch - on-line mode for non-conversion and conversion payment
				batch - continuous mode for non-conversion and conversion payment
CZK, EUR and USD	30/12/2024	6 pm	batch - batch mode for non-conversion payment	
	31/12/2024	3 pm	batch - batch mode for conversion payment	
			batch - on-line mode for non-conversion and conversion payment	
				batch - continuous mode for non-conversion and conversion payment
				on-line for non-conversion and conversion payment

Any foreign payment orders received after the aforesaid deadlines will be processed by the bank but with value date in 2025.

We wish you a Merry Christmas and a Happy New Year 2025 and are looking forward to keep cooperating in the future.

Yours Sincerely

Komerční banka, a.s., pobočka zahraničnej banky