

Bratislava, December 1<sup>st</sup>, 2023

Dear Customer,

With the approaching end of the year 2023, 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 2023. The exception is December 29<sup>th</sup>, 2023, 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 29<sup>th</sup> December 2023 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 2023, 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 **2023** should be submitted:

- At the bank's point of sale **by Thursday, 28 Dec 2023, 4 pm** at the latest; the required date of payment (due date) should not be later than **28 Dec 2023**.

**Orders for SEPA priority payments** which should be settled by the payee's bank before the end of **2023** (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 Friday, 29 Dec 2023, 1.00 pm** at the latest; the required date of payment (due date) should not be later than **29 Dec 2023**.

**Orders for real-time EuroPayments**, which should be settled by the payee's bank before the end of **2023** (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 Friday, 29 Dec 2023, 1.00 pm** at the latest; the required date of payment (due date) should not be later than **29 Dec 2023**.

**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 **2023**, should be submitted.

- At the bank's point of sale **by Friday, 29 Dec 2023, 1.00 pm** at the latest; the required date of payment (due date) should not be later than **29 Dec 2023**.

**Orders for SEPA payments to credit clients of Komerční banka, a.s., in the Czech Republic** which should be settled before the end of **2023** should be submitted.

- at the bank's point of sale **by Friday, 29 Dec 2023, 1.00 pm** at the latest for due date **29 Dec 2023**

**Orders for SEPA Direct Debit**, which should be settled by the payee's bank before the end of **2023** (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 Wednesday, 27 Dec 2023, 4.00 pm** at the latest; the required date of payment (due date) should not be later than **29 Dec 2023**.

### **1.2 ORDERS SUBMITTED ELECTRONICALLY VIA PROFIBANKA**

**Orders for SEPA standard payments** to be settled by the payee's bank before the end of **2023** should be dispatched:

- **batch processing under on-line mode in case of non-conversion payments** at the latest **on Thursday, 28 Dec 2023 at 8.30 pm** for due date **28 Dec 2023**
- **batch processing under on-line mode in case of conversion payments** at the latest **on Thursday, 28 Dec 2023 at 5 pm** for due date **28 Dec 2023**
- **batch processing under the batch and continuous mode (except of conversion)** at the latest **on Thursday, 28 Dec 2023 at 6 pm** for due date **28 Dec 2023**
- **on-line processing in case of non-conversion payment** at the latest **on Thursday, 28 Dec 2023 at 8.30 pm** for due date **28 Dec 2023**
- **on-line processing in case of conversion payment** at the latest **on Thursday, 28 Dec 2023 at 5 pm** for due date **28 Dec 2023**

**Orders for SEPA priority payments** which should be settled by the payee's bank before the end of **2023** (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 **Friday, 29 Dec 2023, 2 pm** at the latest; the required date of payment (due date) should not be later than **29 Dec 2023**,
- In case of **on-line processing**, by **Friday, 29 Dec 2023, 2 pm** at the latest; the required date of payment (due date) should not be later than **29 Dec 2023**.

**Orders for SEPA payments to credit clients of Komerční banka, a.s., in the Czech Republic** which should be settled before the end of **2023** should be dispatched:

- by **Friday, 29 Dec 2023, 3.00 pm** at the latest for due date **29 Dec 2023**

**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 **2023** should be dispatched:

- **batch processing under on-line mode in case of non-conversion payments** at the latest on **Friday, 29 Dec 2023 at 8.30 pm** for due date **29 Dec 2023**
- **batch processing under on-line mode in case of conversion payments** at the latest on **Friday, 29 Dec 2023 at 5 pm** for due date **29 Dec 2023**
- **batch processing under the batch and continuous mode** at the latest on **Friday, 29 Dec 2023 at 6 pm (except of conversion)** for due date **29 Dec 2023**
- **on-line processing in case of non-conversion payments** at the latest on **Friday, 29 Dec 2023 at 8.30 pm** for due date **29 Dec 2023**
- **on-line processing in case of conversion payments** at the latest on **Friday, 29 Dec 2023 at 5 pm** for due date **29 Dec 2023**

**Orders for SEPA Direct Debit** should be dispatched for **batch processing and on-line processing** at the latest on **Wednesday, 27 Dec 2023 at 8.30 pm** for due date **29 Dec 2023**.

## 2. FOREIGN PAYMENTS

Komerční banka, a.s., a Foreign Bank's Branch will accept foreign payment orders until 29 December 2023 inclusive. If you wish to settle your obligations to your business partners before the end of 2023 (i.e., with value date in 2023), 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 **AUD and JPY** by **Wednesday, 27 Dec 2023, 3.30 pm** at the latest for due date **27 Dec 2023**,
  - in **BGN, CAD, CHF, CZK, DKK, EUR, GBP, HUF, NOK, PLN, RON, SEK, TRY and USD** by **Thursday, 28 Dec 2023, 3.30 pm** at the latest for due date **28 Dec 2023**.
- In case of **urgent** payments:
  - in **HUF and PLN** by **Friday, 29 Dec 2023, 9.00 am** at the latest for due date **29 Dec 2023**,
  - in **CAD, CHF, CZK, DKK, GBP, NOK and SEK** by **Friday, 29 Dec 2023, 12.00 pm** at the latest for due date **29 Dec 2023**,
  - in **EUR and USD** by **Friday, 29 Dec 2023, 1.00 pm** at the latest for due date **29 Dec 2023**.

**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 **AUD and JPY** by **Wednesday, 27 Dec 2023, 3.30 pm** at the latest for due date **27 Dec 2023**
- in **BGN, CAD, CHF, CZK, DKK, EUR, GBP, HUF, NOK, PLN, RON, SEK, TRY and USD** by **Friday, 29 Dec 2023, 1.00 pm** at the latest for due date **29 Dec 2023**.

## 2.2 ORDERS SUBMITTED ELECTRONICALLY VIA PROFIBANKA

Payment orders for standard payments in AUD and JPY should be sent for

- batch processing under the batch mode for non-conversion payments at the latest on Friday, 22 Dec 2023 at 6 pm for due date 22 Dec 2023
- batch processing under the on-line and continuous mode, batch mode for conversion payments at the latest on Wednesday, 27 Dec 2023 at 5 pm for due date 27 Dec 2023
- on-line processing at the latest on Wednesday, 27 Dec 2023 at 5 pm for due date 27 Dec 2023.

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

- batch processing under on-line mode in case of non-conversion payments at the latest on Thursday, 28 Dec 2023 at 8.30 pm for due date 28 Dec 2023
- batch processing under on-line mode in case of conversion payments at the latest on Thursday, 28 Dec 2023 at 5 pm for due date 28 Dec 2023
- batch processing under the batch and continuous mode (except of conversion) at the latest on Thursday, 28 Dec 2023 at 6 pm for due date 28 Dec 2023
- batch processing under the batch and continuous mode in case of conversion payments at the latest on Thursday, 28 Dec 2023 at 5 pm for due date 28 Dec 2023
- on-line processing in case of non-conversion payments at the latest on Thursday, 28 Dec 2023 at 8.30 pm for due date 28 Dec 2023
- on-line processing in case of conversion payments at the latest on Thursday, 28 Dec 2023 at 5 pm for due date 28 Dec 2023.

Urgent foreign payment orders made in CAD, CHF, CZK, DKK, EUR, GBP, HUF, NOK, PLN, SEK and USD should be submitted by Friday, 29 Dec 2023 for due date 29 Dec 2023:

- 9:00 am at the latest – payments made in HUF and PLN,
- 1:00 pm at the latest – payments made in CAD, CHF, CZK, DKK, GBP, NOK and SEK,
- 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 AUD and JPY
  - batch processing under the batch mode for non-conversion payments at the latest on Friday, 22 Dec 2023 at 6 pm for due date 22 Dec 2023
  - batch processing under the on-line and continuous mode, batch mode for conversion payments at the latest on Wednesday, 27 Dec 2023 at 5 pm for due date 27 Dec 2023
  - on-line processing at the latest on Wednesday, 27 Dec 2023 at 5 pm for due date 27 Dec 2023.
- in BGN, CAD, CHF, DKK, GBP, HUF, NOK, PLN, RON, SEK and TRY
  - batch processing under the batch mode for non-conversion payments at the latest on Thursday, 28 Dec 2023 at 6 pm for due date 28 Dec 2023
  - batch processing under the on-line and continuous mode, batch mode for conversion payments at the latest on Friday, 29 Dec 2023 at 2 pm for due date 29 Dec 2023
  - on-line processing at the latest on Friday, 29 Dec 2023 at 2 pm for due date 29 Dec 2023.
- in CZK, EUR and USD
  - batch processing under the batch mode for non-conversion payments at the latest on Thursday, 28 Dec 2023 at 6 pm for due date 28 Dec 2023
  - batch processing under the on-line and continuous mode, batch mode for conversion payments at the latest on Friday, 29 Dec 2023 at 3 pm for due date 29 Dec 2023
  - on-line processing at the latest on Friday, 29 Dec 2023 at 3 pm for due date 29 Dec 2023.

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 2023 as well as the funds will be credited to the account of the beneficiary's bank in 2023.

#### Payment orders abroad for standard processing

	Currency	Date of submission	Submission Time	Submission Mode
STANDARD	AUD and JPY	22 Dec 2023	6 pm	batch - batch mode for non-conversion payment
		27 Dec 2023	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			
	on-line for non-conversion and conversion payment			
	BGN, CAD, CHF, CZK, DKK, EUR, GBP, HUF, NOK, PLN, RON, SEK, TRY and USD	29 Dec 2023	5 pm	batch - on-line mode for conversion payment
				batch - batch and continuous mode for conversion payment
				on-line for conversion payment
			6 pm	batch - batch and continuous mode for non-conversion payment
				8.30 pm
on-line for non-conversion payment				

#### Payment orders abroad for urgent processing

	Currency	Date of submission	Submission Time	Submission Mode
URGENT	HUF and PLN	29 Dec 2023	9 am	batch - batch, continuous and on-line mode,
				on-line for non-conversion and conversion payment
	CAD, CHF, CZK, DKK, GBP, NOK and SEK	29 Dec 2023	1 pm	batch - batch, continuous and on-line mode for
				on-line non-conversion and conversion
	EUR and USD	29 Dec 2023	2 pm	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	AUD and JPY	22 Dec 2023	6 pm	batch - batch mode for non-conversion payment
		27 Dec 2023	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
	BGN, CAD, CHF, DKK, GBP, HUF, NOK, PLN, RON, SEK and TRY	28 Dec 2023	6 pm	on-line for non-conversion and conversion payment
		29 Dec 2023	2 pm	batch - batch mode for non-conversion payment
				batch - batch mode for conversion payment
				batch - on-line mode for non-conversion and conversion payment
	CZK, EUR and USD	28 Dec 2023	6 pm	batch - on-line mode for non-conversion and conversion payment
		29 Dec 2023	3 pm	batch - continuous mode for non-conversion and conversion payment
				batch - batch mode for non-conversion payment
				batch - batch mode for conversion payment
			batch - on-line mode 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 2024.

We wish you a Merry Christmas and a Happy New Year 2024 and are looking forward to keep cooperating in the future.

Yours Sincerely

Komerční banka, a.s., pobočka zahraničnej banky