

ANNOUNCEMENT FOR CLIENTS AT THE END OF YEAR 2019 ON PAYMENT SERVICES PERFORMANCE, OPENING HOURS OF CLIENT CENTRES AND OTHERS

1. Cashless Payments

Intrabank payments to be delivered to the Beneficiary until December 31, 2019

Type of Payment Order	Payment Order submission	The deadline
Intrabank Order in CZK	Paper Medium	No later than 1 hour before the end of Business Hours of Client Centre with the Maturity date of December 31, 2019
	Electronically*	No later than 6:00 p.m. with the Maturity date of December 31, 2019
Intrabank Direct Debit Order in CZK	Paper Medium	No later than 1 hour before the end of Business Hours of Client Centre with the Maturity date of December 27, 2019
	Electronically*	No later than 6:00 p.m. with the Maturity date of December 30, 2019
Intrabank Order in Foreign Currency	Paper Medium	No later than 11:00 a.m. with the Maturity date of December 31, 2019
	Electronically*	No later than 3:00 p.m. with the Maturity date of December 31, 2019

Domestic payments to be delivered to the Beneficiary until December 31, 2019

Type of Payment Order	Payment Order submission	The deadline
Standard Domestic Order	Paper Medium	No later than 1 hour before the end of Business Hours of Client Centre with the Maturity date of December 30, 2019
	Electronically*	No later than 10:00 p.m. with the Maturity date of December 31, 2019
Domestic Direct Debit Order	Paper Medium	No later than 1 hour before the end of Business Hours of Client Centre with the Maturity date of December 27, 2019
	Electronically*	No later than 6:00 p.m. with the Maturity date of December 27, 2019
Express Domestic Order	Paper Medium	No later than 11:30 a.m. with the Maturity date of December 31, 2019
	Electronically*	No later than 11:30 a.m. with the Maturity date of December 31, 2019
Domestic Instant Order	Electronically*	No limits (as per Business Conditions of Bank for Payments)

SEPA payments to be delivered to the Bank of Beneficiary until December 31, 2019

Type of Payment Order	Payment Order submission	The deadline
SEPA Order	Paper Medium	No later than 11:00 a.m. with the Maturity date of December 30, 2019
	Electronically*	No later than 1:00 p.m. with the Maturity date of December 30, 2019

Foreign payments to be delivered to the other Provider until December 31, 2019

Type of Payment Order	Payment Order submission	The deadline
Foreign Order	Paper Medium	No later than 11:00 a.m. with the Maturity date of December 27, 2019
	Electronically*	No later than 1:00 p.m. with the Maturity date of December 27, 2019

* For the execution of the Payment Order, the date and time of receipt of the Payment Order at Bank is decisive, not the date and time of its sending from the electronic banking channels.

2. Cash payments

Cash operations will be provided during below mentioned Business Hours.

3. Opening Hours of Client Centres

Mariánské náměstí 2, 110 00 Prague 1
Evropská 2690/17, 160 41 Prague 6

Date	Day	Business Hours
23.12.2019	Monday	08:30 – 17:00
24.12.2019	Tuesday	Closed
25.12.2019	Wednesday	Closed
26.12.2019	Thursday	Closed
27.12.2019	Friday	08:30 – 17:00
28.12.2019	Saturday	Closed
29.12.2019	Sunday	Closed
30.12.2019	Monday	08:30 – 17:00
31.12.2019	Tuesday	08:30 – 12:00
01.01.2020	Wednesday	Closed
02.01.2020	Thursday	08:30 – 17:00

4. Others

- (a) **Drawdown Notices for loans disbursed** before December 31, 2019 has to be delivered to the Bank at the latest on December 23, 2019.
- (b) **Payment of interest and provided loans** matured in the 2019 will be debited on Maturity Date. The Client is obligated to ensure sufficient Funds in an account specified to repayment debt (in the case the Funds will be transferred from the account at another Provider it is necessary to take into consideration a method of Funds transfer and valid deadlines for the end of year 2019 specified by such a Provider).
- (c) **The last account statement as of December 31, 2019** will include accounting of interests, charges and the final account balance as of December 31, 2019.

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