

ANNOUNCEMENT FOR CLIENTS AT THE END OF YEAR 2022 ON PAYMENT SERVICES PERFORMANCE, OPENING HOURS OF CLIENT CENTRES AND OTHERS

1. Cashless Payments

Intrabank payments to be delivered to the Beneficiary until December 30, 2022

Type of Payment Order	Payment Order submission	The deadline
Intrabank Order in CZK	Paper Medium	No later than 12:00 a.m. with the Maturity date of December 30, 2022
	Electronically*	No later than 6:00 p.m. with the Maturity date of December 30, 2022
Intrabank Direct Debit Order in CZK	Paper Medium	No later than 2 hours before the end of Business Hours of Client Centre with the Maturity date of December 28, 2022
	Electronically*	No later than 6:00 p.m. with the Maturity date of December 29, 2022
Intrabank Order in Foreign Currency	Paper Medium	No later than 11:00 a.m. with the Maturity date of December 30, 2022
	Electronically*	No later than 3:00 p.m. with the Maturity date of December 30, 2022

Domestic payments to be delivered to the Beneficiary until December 30, 2022

Type of Payment Order	Payment Order submission	The deadline
Standard Domestic Order	Paper Medium	No later than 2 hours before the end of Business Hours of Client Centre with the Maturity date of December 29, 2022
	Electronically*	No later than 10:00 p.m. with the Maturity date of December 30, 2022
Domestic Direct Debit Order	Paper Medium	No later than 2 hours before the end of Business Hours of Client Centre with the Maturity date of December 28, 2022
	Electronically*	No later than 6:00 p.m. with the Maturity date of December 28, 2022
Express Domestic Order	Paper Medium	No later than 12:00 a.m. with the Maturity date of December 30, 2022
	Electronically*	No later than 12:00 a.m. with the Maturity date of December 30, 2022
Domestic Instant Order	Electronically*	No later than 11:59 p.m. with the Maturity date of December 30, 2022 <i>Payments executed later (since midnight of December 30 to December 31, 2022) may be posted on the Account on the next subsequent Business Day, i.e. on Monday 02. 01. 2023. The Account balance of Payer's and Payee's account will be influenced immediately.</i>

SEPA payments to be delivered to the Bank of Beneficiary until December 30, 2022

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 29, 2022
	Electronically*	No later than 1:00 p.m. with the Maturity date of December 29, 2022

Foreign payments to be delivered to the other Provider until December 30, 2022

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 28, 2022
	Electronically*	No later than 1:00 p.m. with the Maturity date of December 28, 2022

* 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 and Business Hours of Client Centres

Cash operations will be provided according to Business Hours of Client Centres. Business Hours of Client Centres remain unchanged.

3. Others

- (a) **Drawdown Notices for loans disbursed** before December 30, 2022 has to be delivered to the Bank at the latest on December 23, 2022.
- (b) **Payment of interest and provided loans** matured in the 2022 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 2022 specified by such a Provider).
- (c) **The last account statement as of December 30, 2022** will include accounting of interests, charges and the final account balance as of December 31, 2022.