

FOREIGN PAYMENT SETTLEMENT CUT-OFF TIMES

TIMES FOR ACCEPTING AND PROCESSING ONE-OFF PAYMENT ORDER FOR FOREIGN PAYMENTS ON THE DUE DATE (D)

Payment Type	Processing speed	Currency		Direct Channels			Branch	Bank Account Crediting			
				MojeBanka MojeBanka Business ProfiBanka	Mobilní banka Mobilní banka business	MultiCash KB					
SEPA	Standard	EUR	Conversion payment ¹	17:00	17:00	16:45	15:30	D + 1			
			Non-conversion payment ¹	20:30	20:30						
	Faster free of charge		x	11:00	11:00	10:45	10:00	D + 0			
	Urgent (plus CZK 100)		x	14:00 ¹	14:00	10:45	13:00				
Foreign Payment	Standard	AUD, CNY, JPY	Conversion payment ¹	17:00	x	16:45	15:30	D + 2 ²			
			Non-conversion payment ¹	20:30 ²					D + 1		
		All currencies except AUD, CNY, JPY	Conversion payment ¹	17:00				10:45		10:00	
			Non-conversion payment ¹	20:30							
	Faster free of charge	CZK, DKK, CHF, NOK, SEK, CAD, EUR, GBP, USD				11:00	10:45	9:00	D + 0		
		HUF, PLN				10:00					
		CZK, DKK, CHF, NOK, SEK				13:00				12:45	12:00
		CAD, EUR, GBP, USD				14:00					
Urgent (plus CZK 600)	BGN, CAD, DKK, GBP, HUF, CHF, NOK, PLN, RON, SEK, TRY			14:00	13:45	13:00	D + 0 ³				
	CZK, EUR, USD			15:00							
	SEPA payment (EUR)			15:00				14:45	14:00		
	AUD, JPY	Conversion payment ¹	17:00	x						16:45	13:00
Non-conversion payment ¹		20:30 ²	x	16:45	13:00						
Payment to KBSK		All currencies not stated in the KB Exchange list		x	x	x	13:00	D + 0			

D = due date

¹ Conversion payment = the payment currency is different from the remittance account currency,

Non-conversion payment = the payment currency and the remittance account currency are the same

² Non-conversion payments in AUD, CNY, JPY submitted after 5 p.m. are credited to the account in the creditor's bank one day later

³ Payments submitted after said time to KBSK are credited to the creditor's account one day later



FOREIGN PAYMENT SETTLEMENT CUT-OFF TIMES

TIMES FOR ACCEPTING AND PROCESSING BATCH NON-CONVERSION PAYMENT ORDERS FOR FOREIGN PAYMENTS ON DUE DATE (D)

Processing Type	Payment Type	Currency	Direct Channels			Bank Account Crediting
			MojeBanka Business	Profibanka	MultiCash KB	
On-line	SEPA payment	EUR	20:30	20:30	16:45	D + 1
	SEPA Direct Debit	EUR	20:30	20:30	20:15	D + 2
	EXPRESS	All currencies except AUD, CNY, JPY	x	20:30	16:45	D + 1
		AUD, CNY, JPY		20:30 ²		
Continuous	SEPA payment	EUR	18:00	18:00	x	D + 1
	SEPA Direct Debit	EUR	20:30	20:30		D + 2
	EXPRESS	All currencies except AUD, CNY, JPY	x	18:00		D + 1
		AUD, CNY, JPY		18:00 ²		
Batch	SEPA payment	EUR	18:00	18:00	x	D + 1
	SEPA Direct Debit	EUR	20:30	20:30		D + 2
	EXPRESS	All currencies except AUD, CNY, JPY	x	18:00		D + 1
		AUD, CNY, JPY		18:00 ²		

Conversion payment orders included in a batch are subject to the time limits for individual one-time payment orders.

D = due date

¹ Conversion payment = the payment currency is different from the remittance account currency,

Non-conversion payment = the payment currency and the remittance account currency are the same

² Non-conversion payments in AUD, CNY, JPY submitted after 5 p.m. are credited to the account in the creditor's bank one day later