

Dear client,

We would like to inform you about the deadlines for crediting deposits to the building savings account with Modrá pyramida stavební spořitelna, a.s., so that you are **entitled to the state aid for 2023**.

**The deadlines and possible payment methods listed below apply to both existing building savings contracts and newly concluded ones. An “Application to conclude a building savings contract” can be made out until 29 December 2023 and physically delivered by 30 December 2023 using the option of making a super express deposit at Komerční banka, a.s. according to the schedule below.**

To give you an idea of how to make a building savings deposit so that it can be recognised in 2023, see the following overview:

- **Deposits made at Komerční banka, a.s.**

We provide only a brief overview of the ultimate deadlines for the submission of orders and their clearing in 2023.

Date of submission of an order to KB	Type of payment in the domestic payment system	Debited from a payer's account	Credited to a payee
29 December 2023 – self-service box 29 December 2023 by 12:00 hrs (noon) – counter	Standard payment to another bank with the due date of 29 Dec 2023	2023	2023
29 December 2023 by 13.00 hrs – counter	Super express payment to another bank submitted at the due date, with the due date of 29 Dec 2023	2023	2023
29 December 2023 by 13:00 hrs – direct banking	Payment to another bank with the due date of 29 Dec 2023	2023	2023
29 December 2023 by 14.30 hrs – direct banking	Online payment to another bank via direct banking services marked as “express” with the due date of 29 Dec 2023 are for free	2023	2023
29 December 2023 by 13.00 hrs – counter	Super express cash deposit to a MP building savings account made at a KB counter (free of charge)	-	2023

**Standard payment orders** to be settled at **another bank** before the end of 2023 should be submitted at a counter **no later than Thursday, 28 December 2023, by 15:00 hrs**, with the due date of no later than **29 December 2023**, or via a self-service box **no later than Thursday, 28 December 2023**, with the due date of no later than **29 December 2023**.

**Super express payment orders denominated in CZK and submitted on the due date** to be settled with **Modrá pyramida** before the end of 2023\*) should be handed over at a counter **no later than Friday, 29 December 2023, by 13:00 hrs**, with the due date of **29 December 2023**.

**Orders for payments denominated in CZK made to other domestic banks submitted online via direct banking services should be transmitted no later than Friday, 29 December 2023, by 13:00 hrs**, with the due date of **29 December 2023**. Payment orders marked as “express” should be sent **no later than Friday, 29 December 2023, by 14:30 hrs**, with the due date of **29 December 2023**.

This year, Komerční banka also allows super express deposits at the cash counters of its branches, which will be credited to Modrá pyramida savings accounts on the same business day.

Cash deposits to Modrá pyramida building savings accounts (bank code 7990) that are to be credited to the building savings account before the end of 2023 must be made **no later than Friday, 29 December 2023, by 13:00 hrs at a KB branch counter as a super express deposit (this deposit is free of charge)**. Such deposits will be credited to Modrá pyramida building savings accounts on 29 December 2023.

Yours sincerely,

Modrá pyramida stavební spořitelna, a. s.