

01 December 2023

## Acceptance of payment orders via internet banking and Expresní linka KB during the last days of the year 2023

Dear Customer,

in connection with the approaching end of the year 2023 we would like to inform you about changes related to the acceptance of payment orders via MojeBanka, MojeBanka Business, Profibanka, Přímý kanál, Mobilní banka, Mobilní banka Business and Expresní linka KB during the last days of this year.

The valid deadlines for sending payments are those dates stated in the Notice on the Payment System, for direct banking services in section D and for Expresní linka KB in section E. The following information only specifies these deadlines for specific dates at the end of the year 2023 according to the type of payment submitted to Komerční banka in terms of KB internet banking.

### DOMESTIC PAYMENT TRANSACTIONS

Komerční banka will accept domestic payment orders until 29 December 2023 inclusive. If you want to be sure that your interbank payment orders will be cleared in both banks in the year 2023, you should submit orders to Komerční banka on the dates set below.

Overview of the latest terms for payment orders for domestic payments, which shall ensure clearing still in 2023.

END-OF-THE-YEAR DATES AND CUTT-OFF TIMES IN KB					Settlement in CNB
Type of payment	Method of submission <sup>1)</sup>	Date of submission	Cut-off time	Due date	CERTIS <sup>2)</sup>
Direct Debits from another bank's accounts – non-conversion	Batch	Wednesday 27/12/2023	Until 6 pm	29/12/2023	29/12/2023
	Online	Thursday 28/12/2023	Until 8.30 pm		
Payments to another bank in CZK – non-conversion	Batch	Thursday 28/12/2023	Until 6 pm	28/12/2023	29/12/2023
	Online <sup>3)</sup>	Friday 29/12/2023	Payment orders Until 1 pm Batch paym. orders Until 12 pm	29/12/2023	29/12/2023
Payments to another bank in CZK – conversion	Batch	Thursday 28/12/2023	Until 5 pm	28/12/2023	29/12/2023
	Online <sup>3)</sup>	Friday 29/12/2023	Payment orders Until 1 pm Batch paym. orders Until 12 pm	29/12/2023	29/12/2023
Express payments to another bank in CZK – non-conversion	Batch	Friday 29/12/2023	Until 2.30 pm	29/12/2023 <sup>1</sup>	29/12/2023
	Online	Friday 29/12/2023			
Direct Debits within KB in CZK and foreign currency – non-conversion	Batch	Friday 29/12/2023	Until 6 pm	29/12/2023	X
	Online	Friday 29/12/2023	Until 8.30 pm		
Payments within KB in CZK and foreign currency – non-conversion	Batch	Friday 29/12/2023	Until 6 pm	29/12/2023	X
	Online	Friday 29/12/2023	Until 8.30 pm		
Payments within KB in CZK and foreign currency – conversion	Batch	Friday 29/12/2023	Until 5 pm	29/12/2023	X
	Online	Friday 29/12/2023			

1/ Method of submission:

Batch – batch payment processing mode (payment in CZK with conversion and Express payments will be processed in online payment processing mode), continuous processing mode – first attempt of processing is online.

Online – individually delivered orders, orders in batch with online processing mode.

2/CERTIS - Payment settlement system in Czech national bank (CNB) – The meaning for payment order is settlement on the creditors bank account and for direct debit it is sending the direct debit to CNB.

3/ Online outgoing payment orders routed to other banks between 12 pm and 2.15 pm in batch and between 1 pm and 2.15 pm as individual payments can be sent to CERTIS the same day (without guarantee). Payment orders delivered after 2.15 pm will be sent to CERTIS in the year 2024.

Payment orders delivered after terms defined in table above will be processed only in Komerční banka, these payment orders can be sent to other bank (according to payment type) in year 2024.

The deadlines for making payments to other banks are subject to valid legal regulations. However, KB does not accept responsibility for the value date that the other bank applies to the beneficiary's account.

For payments in foreign currency to the accounts kept with another banks in the Czech Republic, please use the Foreign payment order according to the overview below.

This year you can use Instant Payments (Instant Incoming Payments and Instant Outgoing Payments) between the banks that have joined the Instant Payment scheme. You will receive this information in the MojeBanka, MojeBanka Business, Mobilní banka and Mobilní banka Business, direct banking services, where you can enter Instant Outgoing Payments. For operational reasons, the execution of Instant Payments will be limited at the turn of the year, so that it will not be possible to receive or send Instant Payments between 31 December 2023 16:00 hrs and 1 January 2024 8:00 hrs.

Instant Payments are being received on a 24/7 basis and influence the available balance within a few seconds. Instant Incoming Payments and Instant Outgoing Payments received and recorded in accounts held with KB by 16:00 hrs on 31 December 2023 will be reflected in the balance shown in the KB account statement as at 31 December 2023.

## FOREIGN PAYMENT TRANSACTIONS

Komerční banka will accept foreign payment orders until 29 December 2023 inclusive. If you have to settle your obligations vis-à-vis your foreign partners until the end of the year 2023 (with value date 2023), you should transmit your payment orders according to the deadlines set below at the latest having a due date that will be the same as the date of submission to KB.

Credit of funds to beneficiary's account depends on the beneficiary's bank processing terms.

Payment orders received in later terms will be processed by the bank with the value date of the year 2024.

PAYMENTS ABROAD OR IN A FOREIGN CURRENCY WITHIN THE CZECH REPUBLIC:				
Currency / Product	Processing Speed	Date of submission	Cut-off time	Submission Mode
AUD, CNY and JPY	express	22/12/2023	6 pm	batch - batch mode non-conversion
		27/12/2023	5 pm	batch - on-line mode non-conversion and conversion
				batch - continuous mode non-conversion and conversion
				batch - batch mode conversion
				on-line non-conversion and conversion
BGN, CAD, CZK, DKK, EUR, GBP, HUF, CHF, NOK, PLN, RON, SEK, TRY and USD	express	28/12/2023	8.30 pm	batch - on-line mode non-conversion
			5 pm	batch - on-line mode conversion
			6 pm	batch - batch and continuous mode non-conversion
			5 pm	batch - batch and continuous mode conversion
			8.30 pm	on-line non-conversion
			5 pm	on-line conversion
SEPA payment	express	28/12/2023	8.30 pm	batch - on-line mode non-conversion
			5 pm	batch - on-line mode conversion
			6 pm	batch - batch and continuous mode non-conversion
			5 pm	batch - batch and continuous mode conversion
			8.30 pm	on-line non-conversion
HUF and PLN	urgent	29/12/2023	10 am	batch - batch, continuous and on-line mode, on-line non-conversion and conversion
				batch - batch, continuous and on-line mode, on-line non-conversion and conversion processed as SEPA payment
				batch - batch, continuous and on-line mode, on-line non-conversion and conversion processed as payment abroad
				batch - batch, continuous and on-line mode, on-line non-conversion and conversion
				batch - batch, continuous and on-line mode, on-line non-conversion and conversion
CHF, CZK, DKK, NOK and SEK	urgent	29/12/2023	1 pm	batch - batch, continuous and on-line mode, on-line non-conversion and conversion
CAD, EUR, GBP and USD	urgent	29/12/2023	2 pm	batch - batch, continuous and on-line mode, on-line non-conversion and conversion

Orders for **SEPA payments and payments abroad in CAD, CZK, DKK, EUR, GBP, CHF, NOK, SEK and USD** with **express** processing speed submitted via internet banking **on a business day by 11.00 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 Article 34.3 and 36.3 of the Notice on the Payment System.

PAYMENTS TO KOMERČNÍ BANKA, A.S., BRATISLAVA BRANCH (KBSK)			
Currency / Product	Date of submission	Cut-off time	Submission Mode
AUD and JPY	22/12/2023	6 pm	batch – batch mode non-conversion
	27/12/2023	5 pm	batch – batch conversion, continuous and on-line mode, on-line non-conversion and conversion
BGN, CAD, CHF, DKK, HUF, GBP, NOK, PLN, RON, SEK and TRY	28/12/2023	6 pm	batch – batch mode non-conversion
	29/12/2023	2 pm	batch – batch mode conversion, continuous and on-line mode, on-line non-conversion and conversion
CZK, EUR, USD and SEPA payment	28/12/2023	6 pm	batch – batch mode non-conversion
	29/12/2023	3 pm	batch – batch mode conversion, continuous and on-line mode, on-line non-conversion and conversion

SEPA DIRECT DEBIT				
Payment Scheme	Type /Sequence	Date and Time of submission	Due Date	Submission Mode
B2B and CORE	all	27/12/2023 at 8.30 pm	29/12/2023	batch – batch, continuous and on-line mode, on-line

We look forward to further cooperation with you in the forthcoming year 2024.

Yours sincerely

Komerční banka, a.s.