



FASTER FOREIGN PAYMENTS AND SEPA PAYMENTS

Money transfers to an account of the creditor's bank on the same day

QUICKER FOREIGN PAYMENTS SUBMITTED

- SEPA and foreign payments in **EUR, USD, CZK, GBP, DKK, CHF, NOK, SEK** and **CAD** submitted by **11:00 am on a business day** shall be forwarded to further processing in a manner that ensures they are received by creditor's bank on the same day.
- Processing of foreign payments intended for the Slovak branch – i.e. Komerční banka, a.s., pobočka zahraničnej banky na Slovensku – remains the same: payments in BGN, CAD, DKK, GBP, HUF, CHF, NOK, PLN, RON, RUB, SEK, and TRY submitted by 2:00 pm and payments in CZK, EUR, and USD submitted by 3:00 pm shall be credited to an account of the creditor's bank on the day they are submitted – without any express/urgent surcharge.
- Submit SEPA and foreign payments the way you are used to – we will ensure quicker transfers for you!
- Processing of urgent foreign payments does not change and shall be governed by the applicable **KB Pricelist**. During business days, you can submit urgent foreign payments by:
 - **1:00 pm** in CZK, DKK, CHF, NOK, SEK
 - **2:00 pm** in CAD, EUR, GBP, USD
 - Such foreign payments shall be credited to an account of the creditor's bank on the day they are submitted.

Acceleration of SEPA and foreign payments concerns:

- Using online forms via Internet banking solutions
- Through batch imports – continuous mode – via Internet banking solutions (provided the client has sufficient account balance at the time such payments are submitted)
- Through batch imports – online mode – via Internet banking solutions
- Using a paper form at a KB branch
- As a result of standing orders for foreign payments