

Dear client,

This is to inform you about the deadlines for crediting deposits to the building savings account with Modrá pyramida stavební spořitelna, a.s. so as to ensure that you become **entitled to the government support for 2025**.

The deadlines and possible payment methods apply both to existing and newly concluded building savings agreements; the "Proposal to conclude a building savings agreement" **can be drawn up by 31 December 2025 electronically using the KB+ application or through a relationship manager**, using the option of making a super express deposit with Komerční banka, a.s. – **see the table below**.

To understand how to make a building savings deposit that will be posted in accounts before the end of 2025, see the following overview:

- **Transfer from an account with Komerční banka, a.s.**

We provide only a brief overview of the latest deadlines for the submission of transfer orders in 2025.

Date of submission of the order to KB	Type of domestic payment	Debited from the payer's account	Credited to the payee
31 December 2025, by 1:00 p.m. – direct banking	Standard online payments to another bank with a date of maturity on 31 December 2025	2025	2025
31 December 2025, by 2:30 p.m. – direct banking	Express online payments via direct banking services with a date of maturity on 31 December 2025 are free of charge	2025	2025
31 December 2025 by 1:00 p.m. – cash desk	Super express cash deposits to an MP building savings account made at KB cash desk – free of charge	–	2025

Orders for super express payment in CZK submitted on the date of maturity, to be settled with MP before the end of 2025*), must be handed over at the bank's cash desk **no later than Wednesday, 31 December 2025, by 1:00 p.m.**, with the date of maturity on **31 December 2025**.

Orders for standard online payment in CZK to other banks (including MP) in the Czech Republic must be submitted via direct banking services no later than Wednesday, 31 December 2025, by 1:00 p.m., with the date of maturity on 31 December 2025. Payment orders marked as "express" must be submitted no later than Wednesday, 31 December 2025, by 2:30 p.m., with the date of maturity on 31 December 2025.

This year, Komerční banka also allows super express deposits at the cash desks of its branches; these will be credited to the MP building savings accounts on the same business day.

Cash deposits into MP building savings accounts (bank code 7990) which are to be credited to the building savings account before the end of 2025 must be made no later than **Wednesday, 31 December 2025, by 1:00 p.m. at a KB branch cash desk as a super express deposit; the deposit is free of charge**. Such deposits will be credited to MP building savings accounts on 31 December 2025.

Yours sincerely,

Modrá pyramida stavební spořitelna, a.s.