

DOMESTIC PAYMENT DEADLINES

1. Times for the receipt of / processing deadlines for PAYMENT ORDERS (via a form) on a due date

Payment type		Direct banking services			Branches		Payment credited to an account		
		MojeBanka, MojeBanka Business, Mobilní banka, Mobilní banka Business	Profibanka	MultiCash KB ¹	Expresní linka KB	Payment order in paper form submitted via a relationship manager	Payment order in paper form submitted via a self-service box	Beneficiary in KB	Beneficiary in another bank in the Czech Rep.
Express Payment in CZK ²		14:30	14:30	14:15	N/A	13:00	N/A	N/A	On the due date ⁵
Payment order	With conversion ³	17:00	17:00	16:45	17:00	15:00	One Business Day prior to the required due date ⁴	On the due date	No later than the next Business Day after the due date ⁵
	Without conversion ³	20:30	20:30	17:45 (CZK payments) 20:15 (foreign currency within KB)	20:30				
Instant Payment ²		Any time	N/A	N/A	N/A	N/A	N/A	N/A	Within seconds

2. Times for the receipt of / processing deadlines for PAYMENT ORDERS (via a batch import) on a due date

Payment type		Batch mode	Direct banking services			Payment credited to an account		
			MojeBanka Business, Profibanka	MultiCash KB ¹	Direct Channel	Beneficiary in KB	Beneficiary in another bank in the Czech Rep.	
Express Payment in CZK ²		Online	14:30 ⁶	14:15	N/A	On the due date	On the due date	
		Continuous		N/A	14:30			
		Batch						
Payment order	With conversion ³	Online	17:00 ⁶	16:45	N/A	On the due date	No later than the next Business Day after the due date ⁵	
	Without conversion ³		20:30	17:45 (CZK payments) 20:15 (foreign currency within KB)				
	With conversion ³	Continuous	17:00 ⁶	16:45				
	Without conversion ³		18:00 ⁷	17:45 (CZK payments) 20:15 (foreign currency within KB)				
	With conversion ³	Batch	17:00 ⁶	N/A				17:00
	Without conversion ³		18:00 ⁷					18:00

In case a payment order (without conversion) submitted via any of the direct banking services is not settled on the required due date, it may be settled on any of the next 2 consecutive Business Days, provided sufficient funds are then available. This does not apply to Express Payment in CZK and Instant Payment.

¹ For the precise specification of the deadlines, times for the receipt, processing, and settlement of payments via the MultiCash KB application, see the Terms and Conditions for the Provision and Use of MultiCash KB.

² Express Payments in CZK and Instant Payments are only available in CZK and for accounts maintained in CZK.

³ Payment order with conversion = payment in a currency different from the currency of an account, from which the payment is made. For payments within KB, these payments also comprise payments in a currency different from the currency of an account, to which the payment is credited;

Payment order without conversion = payment in the same currency as the currency of an account, from which the payment is made. For payments within KB, the account, to which the payment is credited, must also be maintained in the same currency.

⁴ Limit of CZK 500,000 (or equivalent in foreign currency) for Payment orders submitted via a self-service box.

⁵ Payments to other banks in the Czech Republic only in CZK. For online posting of standard payments arising from payment orders in the day's account activity on the due date no later than 14:15 and no later than 14:30 for Express Payments in CZK, the payments are credited to an account of the beneficiary's bank in the Czech Republic on the due date.

⁶ Express Payments in CZK and payment orders with conversion submitted for processing via a continuous or batch mode are always processed in an online mode.

⁷ Payment orders without conversion submitted for processing via a continuous or batch mode on a Business Days from 18:00 to 20:30 will be posted on the following Business Day.

DOMESTIC PAYMENT DEADLINES

3. Times for the receipt of / processing deadlines for DIRECT DEBIT ORDERS (via a form) on a due date

Payment type	Direct banking services		Branches	
	MojeBanka, MojeBanka Business, Profibanka	MultiCash KB ¹	Payment order in paper form submitted via a relationship manager	Payment order in paper form submitted via a self-service box
Direct debit order within KB ²	20:30	17:45	One Business Day prior to the required due date	Two Business Days prior to the required due date
	One Business Day prior to the required due date - by 20:30	One Business Day prior to the required due date – by 17:45	Two Business Days prior to the required due date	Three Business Days prior to the required due date

4. Times for the receipt of / processing deadlines for DIRECT DEBIT ORDERS (via a batch import) on a due date

Payment type	Batch mode	Direct banking services		
		MojeBanka Business, Profibanka	MultiCash KB ¹	Direct Channel
Direct debit order within KB ²	Online	20:30	17:45	N/A
	Continuous	18:00		
	Batch			
Direct debit order to another bank ²	Online	One Business Day prior to the required due date – by 20:30	One Business Day prior to the required due date – by 17:45	N/A
	Continuous	One Business Day prior to the required due date – by 18:00		
	Batch			

5. Times and deadlines for the receipt of STANDING ORDERS AND DIRECT DEBIT MANDATES

Payment type	Direct banking services		Branches	
	MojeBanka, MojeBanka Business, Profibanka, Mobilní banka, Mobilní banka Business, Expresní linka KB	MultiCash KB ¹ , Direct Channel	Payment order in paper form submitted via a relationship manager	Payment order in paper form submitted via a self-service box
Standing order	Two Business Days prior to the required due date – by 20:30	N/A	One Business Day prior to the required due date ³	Two Business Days prior to the required due date ³
Direct debit mandate	20:30	N/A	Two Business Days prior to the required due date ³	Three Business Days prior to the required due date ³
SIPO agreement ⁴				

In case a direct debit order without conversion (online, continuous, and batch mode) is not settled on the required due date, it may be settled on any of the next 4 consecutive Business Days, provided sufficient funds are then available.

¹ For the precise specification of the deadlines, times for the receipt, processing, and settlement of payments via the MultiCash KB application, see the Terms and Conditions for the Provision and Use of MultiCash KB.

² Direct debit orders may only be submitted without conversion = payments in the same currency as the currency of an account, from which a direct debit order is made and to which the payment is subsequently credited. For payments within KB also payments in the same currency as the currency of an account, from which a payment is made.

³ Payments to other banks in the Czech Republic only in CZK.

⁴ On the 24th day of each month, Komerční banka transfers requests for SIPO agreements to Česká pošta, s.p. In case the 24th day of any month does not fall on a Business Day, the requests shall be transferred on the nearest preceding Business Day.