

# FOREIGN PAYMENT SETTLEMENT CUT-OFF TIMES

## TIMES FOR ACCEPTING AND PROCESSING ONE-OFF PAYMENT ORDER FOR FOREIGN PAYMENTS ON THE DUE DATE (D)

Payment Type	Currency		Payment Order cut-off time				Paper	Bank Account Crediting
			MojeBanka	MojeBanka Business, Profibanka Přímý kanál	Mobilní banka, Mobilní banka Business	MultiCash KB		
URGENT	HRK, HUF, PLN		10:00	10:00	N/A	9:45	9:00	D + 0
	RUB		11:00	11:00		10:45	10:00	
	SEPA payment (EUR)		11:00	11:00		10:45	11:00	
	CZK, DKK, CHF, NOK, SEK		13:00	13:00		12:45	12:00	
	CAD, EUR, GBP, USD		14:00	14:00	14:00 <sup>4</sup>	13:45	13:00	
EXPRESS	AUD, CNY, JPY	Conversion payment <sup>1</sup>	17:00	17:00	N/A	16:45	N/A	D + 2 <sup>2</sup>
		Non-conversion payment <sup>1</sup>	20:30 <sup>2</sup>	20:30 <sup>2</sup>		16:45		
	All currencies except AUD, CNY, JPY	Conversion payment <sup>1</sup>	17:00	17:00		16:45	14:30	D + 1
		Non-conversion payment <sup>1</sup>	20:30	20:30		16:45		
STANDARD	Currencies of EEA countries		N/A	N/A	N/A	N/A	15:30	D + 1
	Currencies of non-EEA countries						15:30	D + 2
SEPA payment	EUR	Conversion payment <sup>1</sup>	17:00	17:00	17:00	16:45	15:30	D + 1
		Non-conversion payment <sup>1</sup>	20:30	20:30	20:30	16:45		
SEPA Direct Debit	EUR		N/A	20:30	N/A	20:15	N/A	D + 2
Payment in exotic currency	All currencies not stated in the KB Exchange list		N/A	N/A	N/A	N/A	13:00	D + 0
Payment to KBSK	BGN, CAD, DKK, GBP, HUF, CHF, NOK, PLN, RON, RUB, SEK, TRY		14:00	14:00	N/A	13:45	13:00	D + 0 <sup>3</sup>
	CZK, EUR, USD, SEPA payment		15:00	15:00		14:45	14:00	
	AUD, JPY	Conversion payment <sup>1</sup>	17:00	17:00		16:45	13:00	D + 2 <sup>2</sup>
		Non-conversion payment <sup>1</sup>	20:30 <sup>2</sup>	20:30 <sup>2</sup>		16:45		

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D = due date

<sup>1</sup> Conversion payment = the payment currency is different from the remittance account currency,

Non-conversion payment = the payment currency and the remittance account currency are the same

<sup>2</sup> Non-conversion payments in AUD, CNY, JPY submitted after 5 p.m. are credited to the account in the creditor's bank one day later

<sup>3</sup> Payments submitted after said time to KBSK are credited to the creditor's account one day later

<sup>4</sup> Via Mobilní banka and Mobilní banka Business, it is possible to submit urgent foreign payments in EUR within SEPA Area only

# PAYMENT SETTLEMENT CUT-OFF TIMES

## TIMES FOR ACCEPTING AND PROCESSING BATCH NON-CONVERSION PAYMENT ORDERS FOR FOREIGN PAYMENTS ON DUE DATE (D)

Processing Type	Payment Type	Currency	Batch Cut-off time			Bank Account Crediting
			MojeBanka Business	Profibanka	MultiCash KB	
On-line	SEPA payment	EUR	20:30	20:30	16:45	D + 1
	SEPA Direct Debit	EUR	20:30	20:30	20:15	D + 2
	EXPRESS	All currencies except AUD, CNY, JPY	N/A	20:30	16:45	D + 1
		AUD, CNY, JPY		20:30 <sup>2</sup>	16:45	D + 2 <sup>2</sup>
Continuous	SEPA payment	EUR	18:00	18:00	N/A	D + 1
	SEPA Direct Debit	EUR	20:30	20:30		D + 2
	EXPRESS	All currencies except AUD, CNY, JPY	N/A	18:00		D + 1
		AUD, CNY, JPY		18:00 <sup>2</sup>		D + 2 <sup>2</sup>
Batch	SEPA payment	EUR	18:00	18:00	N/A	D + 1
	SEPA Direct Debit	EUR	20:30	20:30		D + 2
	EXPRESS	All currencies except AUD, CNY, JPY	N/A	18:00		D + 1
		AUD, CNY, JPY		18:00 <sup>2</sup>		D + 2 <sup>2</sup>

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**Conversion payment orders included in a batch are subject to the time limits for individual one-time payment orders.**

D = due date

<sup>1</sup> Conversion payment = the payment currency is different from the remittance account currency,

Non-conversion payment = the payment currency and the remittance account currency are the same

<sup>2</sup> Non-conversion payments in AUD, CNY, JPY submitted after 5 p.m. are credited to the account in the creditor's bank one day later