

Dear client,

We would like to inform you about the deadlines for crediting deposits to the building savings account with Modrá pyramida stavební spořitelna, a.s., so that you are **entitled to the state aid for 2024**.

The deadlines and possible payment methods listed below apply both to existing and newly concluded building savings contracts. An “Application to conclude a building savings contract” **can be made out until 31 December 2024, electronically using the KB+ application or through the mediation of a relationship manager**, using the option of making a super express deposit at Komerční banka, a.s. according to the below table.

To give you an idea of how to make a building savings deposit so that it can be recognised in 2024, see the following overview:

■ **Deposits made at Komerční banka, a.s.**

We provide only a brief overview of the ultimate deadlines for the submission of orders and their clearing in 2024.

Date of submission of an order to KB	Type of the payment under the domestic payment system	Debited from the payer's account	Credited to the payee
31. December 2024 by 13:00 hrs - direct banking	Standard on-line payments to another bank with the due date of 31 Dec 2024	2024	2024
31. December 2024 by 14.30 hrs - direct banking	Online payments to another bank via direct banking services marked as “express” with the due date of 31 Dec 2024 - free of charge	2024	2024
31. December 2024 by 13.00 hrs - counter	Super express cash deposit to a MP building savings account made at a KB counter - free of charge	—	2024

Super express payment orders denominated in CZK and submitted on the due date to be settled with **Modrá pyramida** before the end of 2024*) should be handed over at a counter **no later than Tuesday, 31 December 2024, 13:00 hrs**, with the due date of **31 December 2024**.

Orders for payments denominated in CZK made to other domestic banks (including Modrá pyramida) submitted online via direct banking services should be transmitted no later than Tuesday, 31 December 2024, 13:00 hrs, with the due date of 31 December 2024. Payment orders marked as “express” should be sent no later than Tuesday, 31 December 2024, 14:30 hrs, with the due date of 31 December 2024.

This year, Komerční banka also allows super express deposits at the cash counters of its branches, which will be credited to Modrá pyramida savings accounts on the same business day.

Cash deposits to Modrá pyramida building savings accounts (bank code 7990) that are to be credited to the building savings account before the end of 2024 must be made **no later than Tuesday, 31 December 2024, 13:00 hrs at a KB branch counter as a super express deposit (this deposit is free of charge)**. Such deposits will be credited to Modrá pyramida building savings accounts on 31 December 2024.

Yours sincerely,

Modrá pyramida stavební spořitelna, a. s.