

Acceptance of payment orders to KB via internet banking and in very exceptional cases at a branch during the last days of the year 2024

Dear Customer,

in connection with the approaching end of the year 2024 we would like to inform you about changes related to the acceptance of payment orders and execution of cash deposits at the branches of Komerční banka, a.s., during the last days of this year.

The standard method of submitting payment orders is via electronic banking channels. For exceptional cases, all the branches will be open during the standard opening hours on the business days at the end of the year 2024 with exception of 31 December 2024, when the opening hours will be shortened to 1 pm without a lunch break, except for the branch Olomouc – Šantovka, which will be closed at 12 pm.

DOMESTIC PAYMENT TRANSACTIONS

Komerční banka will accept domestic payment orders until 31 December 2024 inclusive in a standard way. **Payment orders can be delivered to branch counter in Komerční banka on Tuesday, 31 December 2024**, except for the branch Olomouc – Šantovka, which will be closed at 12 pm. **Acceptance of non-cash payment orders at counters can only be used in emergency cases, for a fee of CZK 100, which is listed in the KB Price List.**

INTERNET BANKING

In case of submission of payment orders via KB internet banking (MultiCash KB, Expresní linka KB, MojeBanka, MojeBanka Business, Profibanka, Přímý kanál, Mobilní banka, Mobilní banka Business, KB+), also follow the above deadlines for the submission of orders at the branch desk with the exception of the hour (cut-off time), which is set by the conditions agreed for the given system.

Dates and actual cut-off times for MojeBanka, MojeBanka Business, Profibanka, Mobilní banka, Mobilní banka Business and KB+ are listed in the notice boards of these applications and KB web site.

CASHLESS PAYMENT ORDERS

Overview of the latest terms for payment orders for domestic payments, which shall ensure clearing still in 2024:

END-OF-THE-YEAR DATES AND CUT-OFF TIMES IN KB				
Type of payment	Date of submission	Due date	Cut-off time	Settlement in CNB*
Direct Debits from another bank's accounts in CZK - non-conversion	Friday 27/12/2024	31/12/2024	during the opening hours	31/12/2024
Payments to another bank in CZK - non-conversion, - with conversion	Tuesday 31/12/2024	31/12/2024	Until 12 pm	31/12/2024
Super express payments to another bank in CZK - non-conversion	Tuesday 31/12/2024	31/12/2024	until 1 pm	31/12/2024
Direct Debits within KB in CZK and foreign currency - non-conversion	Monday 30/12/2024	31/12/2024	during the opening hours	X
Payments within KB in CZK and foreign currency - non-conversion, - with conversion	Tuesday 31/12/2024	31/12/2024	Until 3 pm	X

* Payment settlement system in the Czech National Bank (the CNB) - The meaning for payment order is settlement on the creditors bank account and for direct debit it is sending the direct debit to the CNB.

The deadlines for clearing of payments and cash deposits to other banks are subject to valid legal regulations. However, KB does not accept responsibility for the value date that the other bank applies to the beneficiary's account.

For payments in a foreign currency to the accounts kept with another banks in the Czech Republic, please use the foreign payment order.

CASH PAYMENT ORDERS

Cash deposits to accounts kept at Komerční banka, a.s., and realized at cash desks on 31st December 2024 will be cleared with this value date.

Cash deposits to accounts kept at another banks operating in the Czech Republic made at KB branches on the day of the cash deposit will be cleared to the CNB to payee's payment account in the CERTIS payment system.

Deadlines for acceptance of the transaction and subsequent transfer in the CNB payment system to the payee's bank:

- **Cash deposit at the KB counter by 2.30 pm** – will be cleared to the CNB payment system account on the same business day;
- **Cash deposit at the KB counter after 2.30 pm** – will be cleared the following business day to the CNB payment account.

Cash deposits submitted by clients via closed packages in accordance with the Universal contract about handing over of cash via closed packages (packages via night vault until 8 a.m., another packages until end of opening hours of branch), on 31st December 2024 remain unchanged, i.e. they will be credited in favor of the beneficiary's account with Komerční banka on 31st December 2024.

Overview of the latest terms for execution of cash deposits which shall ensure clearing account of the debtor still in 2024:

CASH DEPOSITS IN KB			
Type of deposit	Method of submission	Date of the deposit	Cut-off time
Super express payments to another bank*	Branch desk	Tuesday 31/12/2024	Until 1 pm
Deposits to the accounts kept with KB	Branch desk	Tuesday 31/12/2024	During opening hours
Deposits by closed packages and night vault to accounts kept with KB	Package to the night vault	Tuesday 31/12/2024	Until 8 am
	Other packages	Tuesday 31/12/2024	During opening hours
Deposits through deposit ATMs (available balance of the client's account will be increased after deposit TRN completion without delay)	Deposit ATM	Tuesday 31/12/2024	Until 8 pm

* Super express payments will be settled in the CNB on payment account of beneficiary's bank on Tuesday 31st December 2024.

The deadlines for clearing of payments and cash deposits to other banks are subject to valid legal regulations. However, KB does not accept responsibility for the value date that the other bank applies to the beneficiary's account.

Payment orders delivered and process cash deposits after these terms will be processed in KB, but the orders might be delivered according to payment type to other bank in the year 2024.

FOREIGN PAYMENT TRANSACTIONS

Komerční banka will accept foreign payment orders until 31 December 2024 inclusive. If you have to settle your obligations vis-à-vis your foreign partners until the end of the year 2024 (with value date 2024), you should transmit your foreign payment orders according to the deadlines set below at the latest.

Credit of funds to beneficiary's account depends on the beneficiary's bank processing terms.

Payment orders received in later terms will be processed by the bank with the value date of the year 2025.

INTERNET BANKING

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Dates and actual cut-off times for MojeBanka, MojeBanka Business, Profibanka, Mobilní banka, Mobilní banka Business and KB+ are listed in the notice boards of these applications and KB web site.

PAYMENTS ABROAD OR IN A FOREIGN CURRENCY WITHIN THE CZECH REPUBLIC			
Currency / Product	Processing Speed	Date of submission	Cut-off time
JPY	standard	Monday 23/12/2024	3.30 pm
AUD, CNY, DKK and SEK	standard	Friday 27/12/2024	3.30 pm
BGN, CAD, CHF, CZK, EUR, GBP, HUF, NOK, PLN, RON, TRY and USD	standard	Monday 30/12/2024	3.30 pm
SEPA payment	standard	Monday 30/12/2024	3.30 pm
DKK and SEK	urgent	Monday 30/12/2024	12 pm
HUF and PLN	urgent	Tuesday 31/12/2024	9 am
SEPA payment	urgent	Tuesday 31/12/2024	11 am
CHF, CZK and NOK	urgent	Tuesday 31/12/2024	12 pm
CAD, EUR, GBP and USD	urgent	Tuesday 31/12/2024	1 pm
other currencies not stated here	urgent	Tuesday 31/12/2024	1 pm

Orders for **SEPA payments and payments abroad in CAD, CHF, CZK, DKK, EUR, GBP, NOK, SEK and USD** with **standard** processing speed in a paper form submitted via KB branch **on a business day by 10.30 am** with the same due date we transmit for further processing so that the funds have been credited to the beneficiary's bank account **on the due day of the order**, but no later than the deadline specified, in Article 23.5 of the Notice on the Payment System.

PAYMENTS TO KOMERČNÍ BANKA, A.S., BRATISLAVA BRANCH (KBSK)		
Currency / Product	Date of submission	Cut-off time
JPY	Monday 23/12/2024	1 pm
AUD	Friday 27/12/2024	1 pm
DKK and SEK	Monday 30/12/2024	1 pm
BGN, CAD, CHF, GBP, HUF, NOK, PLN, RON and TRY	Tuesday 31/12/2024	1 pm
CZK, EUR, USD and SEPA platba	Tuesday 31/12/2024	1 pm

Information on the account balance, which is valid at the end of 2024, is always stated in the current account statement provided no later than during January.

We look forward to further cooperation with you in the forthcoming year 2025.

Yours sincerely

Komerční banka, a.s.