

02 December 2024

## Acceptance of payment orders via internet banking KB+ 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 via internet banking KB+ during the last days of this year. The valid deadlines for sending payments are those dates stated in the Payments execution rules. The following information only specifies these deadlines to specific dates at the end of year 2024 according to the type of payment submitted to Komerční banka in terms of internet banking KB+.

### DOMESTIC PAYMENT TRANSACTIONS

Komerční banka will accept domestic payment orders until 31 December 2024 inclusive. If you want to be sure that your interbank payment orders will be cleared in both banks in the year 2024, you should submit orders to Komerční banka on the dates set below.

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				Settlement in CNB
Type of payment	Date of submission	Cut-off time	Due date	CERTIS*
Payments to another bank in CZK - non-conversion**/	Tuesday 31/12/2024	until 12 pm	31/12/2024	31/12/2024
Payments within KB in CZK and in foreign currency - non-conversion	Tuesday 31/12/2024	until 8.20 pm.	31/12/2024	X
CZK and in foreign currency - conversion	Tuesday 31/12/2024	until 5 pm	31/12/2024	X

\* CERTIS - Payment settlement system in the Czech National Bank (CNB) - The meaning for payment order is settlement on the creditors bank account.

\*\* Outgoing payment orders routed to other banks between 12 pm and 2.15 pm can be sent to the CERTIS the same day (without guarantee). Payment orders delivered after 2.15 pm will be sent to the CERTIS in the year 2025.

Payment orders delivered after terms defined in table above will be processed only in Komerční banka, these payment orders can be sent to other bank (according to payment type) in year 2025.

The deadlines for making payments 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.

## 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 payment orders according to the deadlines set below at the latest having a due date that will be the same as the date of submission to KB.

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.

<b>PAYMENTS ABROAD OR IN A FOREIGN CURRENCY WITHIN THE CZECH REPUBLIC</b>			
<b>Currency / Product</b>		<b>Date of submission</b>	<b>Cut-off time</b>
JPY	conversion and non-conversion	23/12/2024	5:00 pm
AUD	conversion and non-conversion	27/12/2024	5:00 pm
DKK and SEK	accelerated	30/12/2024	11:00 am
CAD, CHF, CZK, EUR, GBP, NOK and USD	accelerated	31/12/2024	11:00 am
BGN, HUF, PLN and RON	conversion and non-conversion	30/12/2024	8:20 pm
SEPA platba	accelerated	31/12/2024	11:00 am

<b>PAYMENTS TO KOMERČNÍ BANKA, A.S., BRATISLAVA BRANCH (KBSK)</b>			
<b>Currency / Product</b>		<b>Date of submission</b>	<b>Cut-off time</b>
JPY		23/12/2024	5:00 pm
AUD		27/12/2024	5:00 pm
DKK and SEK		30/12/2024	2:00 pm
BGN, CAD, CHF, GBP, HUF, NOK, PLN and RON		31/12/2024	2:00 pm
CZK, EUR, USD and SEPA payment		31/12/2024	3:00 pm

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

Yours sincerely

Komerční banka, a.s.