

02 December 2024

## Acceptance of payment orders via internet banking and Expresní linka 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 MojeBanka, MojeBanka Business, Profibanka, Přímý kanál, Mobilní banka, Mobilní banka Business and Expresní linka KB during the last days of this year.

The valid deadlines for sending payments are those dates stated in the Notice on the Payment System, for direct banking services in section D and for Expresní linka KB in section E. The following information only specifies these deadlines for specific dates at the end of the year 2024 according to the type of payment submitted to Komerční banka in terms of KB internet banking.

### 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	Method of submission <sup>1)</sup>	Date of submission	Cut-off time	Due date	CERTIS <sup>2)</sup>
Direct Debits from another bank's accounts - non-conversion	Batch	Friday 27/12/2024	Until 6 pm	30/12/2024	30/12/2024
	Online	Friday 27/12/2024	Until 8.30 pm		
Payments to another bank in CZK - non-conversion	Batch	Monday 30/12/2024	Until 6 pm	30/12/2024	31/12/2024
	Online <sup>3)</sup>	Tuesday 31/12/2024	Payment orders Until 1 pm Batch paym. orders Until 12 pm	31/12/2024	31/12/2024
Payments to another bank in CZK - conversion	Batch	Monday 30/12/2024	Until 5 pm	30/12/2024	31/12/2024
	Online <sup>3)</sup>	Tuesday 31/12/2024	Payment orders Until 1 pm Batch paym. orders Until 12 pm	31/12/2024	31/12/2024
Express payments to another bank in CZK - non-conversion	Batch	Tuesday 31/12/2024	Until 2.30 pm	31/12/2024	31/12/2024
	Online	Tuesday 31/12/2024			
Direct Debits within KB in CZK and foreign currency - non-conversion	Batch	Tuesday 31/12/2024	Until 6 pm	31/12/2024	X
	Online	Tuesday 31/12/2024	Until 8.30 pm		
Payments within KB in CZK and foreign currency - non-conversion	Batch	Tuesday 31/12/2024	Until 6 pm	31/12/2024	X
	Online	Tuesday 31/12/2024	Until 8.30 pm		
Payments within KB in CZK and foreign currency - conversion	Batch	Tuesday 31/12/2024	Until 5 pm	31/12/2024	X
	Online	Tuesday 31/12/2024			

1) Method of submission:

Batch - batch payment processing mode (payment in CZK with conversion and Express payments will be processed in online payment processing mode), continuous processing mode - first attempt of processing is online.

Online - individually delivered orders, orders in batch with online processing mode.

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

3) Online outgoing payment orders routed to other banks between 12 pm and 2.15 pm in batch and between 1 pm and 2.15 pm as individual payments 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.

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

This year you can use Instant Payments (Instant Incoming Payments and Instant Outgoing Payments) between the banks that have joined the Instant Payment scheme. You will receive this information in the MojeBanka, MojeBanka Business, Mobilní banka and Mobilní banka Business, direct banking services, where you can enter Instant Outgoing Payments. For operational reasons, the execution of Instant Payments will be limited at the turn of the year, so that it will not be possible to receive or send Instant Payments between 31 December 2024 16:00 hrs and 1 January 2025 8:00 hrs.

Instant Payments are being received on a 24/7 basis and influence the available balance within a few seconds. Instant Incoming Payments and Instant Outgoing Payments received and recorded in accounts held with KB by 16:00 hrs on 31 December 2024 will be reflected in the balance shown in the KB account statement as at 31 December 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 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.

PAYMENTS ABROAD OR IN A FOREIGN CURRENCY WITHIN THE CZECH REPUBLIC:				
Currency / Product	Processing Speed	Date of submission	Cut-off time	Submission Mode
JPY	expres	20/12/2024	6 pm	batch - batch mode non-conversion
		23/12/2024	5 pm	batch - on-line mode non-conversion and conversion
				batch - continuous mode non-conversion and conversion
				batch - batch mode conversion
				on-line non-conversion and conversion
AUD and CNY	expres	23/12/2024	6 pm	batch - batch mode non-conversion
		27/12/2024	5 pm	batch - on-line mode non-conversion and conversion
				batch - continuous mode non-conversion and conversion
				batch - batch mode conversion
				on-line non-conversion and conversion
DKK and SEK	expres	27/12/2024	8.30 pm	batch - on-line mode non-conversion
			5 pm	batch - on-line mode conversion
			6 pm	batch - batch and continuous mode non-conversion
			5 pm	batch - batch and continuous mode conversion
			8.30 pm	on-line non-conversion
			5 pm	on-line conversion
			BGN, CAD, CZK, EUR, GBP, HUF, CHF, NOK, PLN, RON, TRY and USD	expres
5 pm	batch - on-line mode conversion			
6 pm	batch - batch and continuous mode non-conversion			
5 pm	batch - batch and continuous mode conversion			
8.30 pm	on-line non-conversion			
5 pm	on-line conversion			
SEPA payment	expres	30/12/2024		
			5 pm	batch - on-line mode conversion
			6 pm	batch - batch and continuous mode non-conversion
			5 pm	batch - batch and continuous mode conversion
			8.30 pm	on-line non-conversion
			5 pm	on-line conversion
DKK and SEK	urgent	30/12/2024	1 pm	batch - batch, continuous and on-line mode, on-line non-conversion and conversion
HUF and PLN	urgent	31/12/2024	10 am	batch - batch, continuous and on-line mode, on-line non-conversion and conversion
SEPA payment	urgent	31/12/2024	11 am	batch - batch, continuous and on-line mode, on-line non-conversion and conversion processed as SEPA payment
			2 pm	batch - batch, continuous and on-line mode, on-line non-conversion and conversion processed as payment abroad
CZK, CHF and NOK	urgent	31/12/2024	1 pm	batch - batch, continuous and on-line mode, on-line non-conversion and conversion
CAD, EUR, GBP and USD	urgent	31/12/2024	2 pm	batch - batch, continuous and on-line mode, on-line non-conversion and conversion

Orders for **SEPA payments and payments abroad in CAD, CZK, DKK, EUR, GBP, CHF, NOK, SEK and USD** with **express** processing speed submitted via internet banking **on a business day by 11 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 33.3 and 35.3 of the Notice on the Payment System.

<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>	<b>Submission Mode</b>
JPY	20/12/2024	6 pm	batch – batch mode non-conversion
	23/12/2024	5 pm	batch – batch conversion, continuous and on-line mode, on-line non-conversion and conversion
AUD	23/12/2024	6 pm	batch – batch mode non-conversion
	27/12/2024	5 pm	batch – batch conversion, continuous and on-line mode, on-line non-conversion and conversion
DKK and SEK	27/12/2024	6 pm	batch – batch mode non-conversion
	30/12/2024	2 pm	batch – batch mode conversion, continuous and on-line mode, on-line non-conversion and conversion
BGN, CAD, CHF, GBP, HUF, NOK, PLN, RON and TRY	30/12/2024	6 pm	batch – batch mode non-conversion
	31/12/2024	2 pm	batch – batch mode conversion, continuous and on-line mode, on-line non-conversion and conversion
CZK, EUR, USD and SEPA payment	30/12/2024	6 pm	batch – batch mode non-conversion
	31/12/2024	3 pm	batch – batch mode conversion, continuous and on-line mode, on-line non-conversion and conversion

<b>SEPA DIRECT DEBIT</b>				
<b>Payment Scheme</b>	<b>Type /Sequence</b>	<b>Date and Time of submission</b>	<b>Due Date</b>	<b>Submission Mode</b>
B2B and CORE	all	27/12/2024 at 8.30 pm	27/12/2024	batch – batch, continuous and on-line mode, on-line

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

Yours sincerely

Komerční banka, a.s.