



## TIME OF RECEIPT AND EXECUTION OF PAYMENT ORDERS

(valid from February 1, 2024)

Type of order	Time of receipt	Value date
<b>DEPOSIT AND CASH WITHDRAWAL IN ALL CURRENCIES</b>		
Cash payment/disbursement in a Branch	Branch office hours	Same business day
<b>CREDIT TRANSFERS – NATIONAL IN EUR</b>		
<b>1. Orders at the branch - cash and non-cash</b>		
Intrabank payment order	Branch office hours	Same business day
Interbank payment order - EURO NKS	by 16:00	Same business day
Urgent interbank payment order - TARGET2	by 15:30	Same business day*
<b>2. Online banking orders</b>		
Intrabank payment order	by 24:00	Same business day
Interbank payment order - EURO NKS	by 16:30	Same business day
Urgent interbank payment order - TARGET2	by 16:00	Same business day*
<b>CREDIT TRANSFERS NATIONAL - IN CURRENCIES DIFFERENT THAN EUR</b>		
<b>1. Orders at the branch - cash and non-cash</b>		
Intrabank payment order	Branch office hours	Same business day
Interbank payment order	by 15:00	Next business day
Urgent interbank payment order	by 11:00	Same business day**
<b>2. Online banking orders</b>		
Intrabank payment order	by 24:00	Same business day
Interbank payment order	by 15:30	Next business day
Urgent interbank payment order	by 11:00	Same business day**
<b>INTERNATIONAL CREDIT TRANSFERS IN EUR</b>		
<b>1. Orders at the branch - cash and non-cash</b>		
Interbank payment order - cross-border - EURO NKS	by 13:00	Same business day
Urgent interbank payment order - cross-border - TARGET2	by 15:30	Same business day*
Interbank payment order - international	by 15:00	Next business day
Urgent interbank payment order - international	by 11:00	Same business day**

<b>2. Online banking orders</b>		
Interbank payment order - cross-border - EURO NKS	by 13:30	Same business day
Urgent interbank payment order - cross-border - TARGET2	by 16:00	Same business day*
Interbank payment order - international	by 15:30	Next business day
Urgent interbank payment order - international	by 11:00	Same business day**
<b>CREDIT TRANSFERS INTERNATIONAL - IN CURRENCIES DIFFERENT THAN EUR</b>		
<b>1. Orders at the branch - cash and non-cash</b>		
Interbank payment order	by 15:00	Next business day
Urgent interbank payment order	by 11:00	Same business day**
<b>2. Electronic transactions</b>		
Interbank payment order	by 15:30	Next business day
Urgent interbank payment order	by 11:00	Same business day**
<b>FOREIGN INFLOWS</b>		
Processing inflows	by 16:00	Same business day in accordance with the inflow value date
Processing inflows	after 16:00	Next business day in accordance with the inflow value date
Type of order	TERM OF COVERAGE INSURANCE ON THE AGREED PAYMENT DATE / SUBMITTED BY THE PAYEE ON THE PAYMENT DATE	
<b>SEPA direct debit - in EUR</b>		
In favor of the payee's account within the Republic of Croatia	by 12:00	
In favor of the payee's account out of the Republic of Croatia	by 6:00	

\* for the amounts above EUR 1.000.000,00, with the approval of the Treasury & Fin. Institutions Department

\*\* for the amounts above the counter value of USD 200.000,00, with the approval of the Treasury & Fin. Institutions Department

Certain terms used in the Payment Transaction Execution Schedule have the following meaning:

- Time of receipt of the payment order - the moment when the Bank receives and confirms the receipt of the payment order or the day agreed between the bank and the client for initiating the execution of the payment order
- Value date - the day on which the Bank approves the account of the payee's payment service provider or upon receipt of the payment transaction, the day on which the Bank approves the user's account. In case of international and cross-border payment transactions where several payment service providers participate, the Bank guarantees the execution deadline only with the first payment service provider that participates in forwarding or execution of the payment order.
- Business day - every day except Saturdays, Sundays, holidays and non-working days in the Republic of Croatia determined by law and at the same time, the working day of all participants included in the execution of the payment transaction. Exceptionally, for national and cross-border payments in euros (including SEPA direct debits), Good Friday is a non-working day.
- SEPA direct debit - a payment service of direct debiting the account where the account user allows and gives consent to other person (payee) to instruct the payment service provider of the account user to transfer the funds from the account user's account to the payee's account. The payment service provider of the account user then transfers the money to the payee on the date or the dates mutually agreed upon by the account user and the payee. The debit amount can be changed.

Payment orders in favor of the accounts outside the Bank are carried out through the system:

1. Euro-NKS - the payment system through which the payment transactions of SEPA credit transfers are executed in euros.
2. TARGET - the payment system for executing payment transactions in euros in real time.
3. Through the correspondent banks (SWIFT) for executing other payment transactions.

The payment orders in favor of the payee with other bank or a credit institution, that are received out of the time of receipt, are carried out the next working day provided that the coverage for the execution of the order and the collection of the fee will be provided within the deadlines specified in this Schedule.

The Bank reserves the right to make exceptions in the specified deadlines in exceptional situations. Any reason of force majeure or other unforeseeable circumstances due to which the Bank is not technically able to execute the submitted correct order is considered an extraordinary situation. If the execution of a correct order is delayed due to an extraordinary situation, the Bank's responsibility for the resulting damage is excluded.

The Bank is authorized to execute a payment order even after the execution deadline of the payment order specified in this Schedule or refuse to execute the order when this is a consequence of the application of the rules regulating the prevention of money laundering and terrorism financing, the application of internationally accepted practices in the field of prevention of money laundering and terrorism financing or the application of international restrictive measures.