



## CUT-OFF TIMES FOR PAYMENT TRANSACTIONS

### INTRABANK PAYMENT TRANSACTIONS WITHIN ČSOB SR

Incoming / Outgoing payments	Submission of payment order (D)		Crediting funds to the beneficiary's account
	Paper	Electronic <sup>1</sup>	
Payment in EURO without conversion	3 pm working day	9 pm calendar day <sup>4</sup>	D calendar day <sup>4</sup>
Payment in EURO with conversion and payment in foreign currency		3 pm working day	D working day

### PAYMENT TRANSACTIONS FROM/TO ČSOB ČR

Incoming transactions	Crediting funds to the beneficiary's account (D)		Crediting funds to the account of ČSOB bank
Incoming payment	4 pm working day		D working day
Outgoing transactions	Submission of payment order (D)		Crediting funds to the beneficiary's account
	Paper	Electronic <sup>1</sup>	
Payment in EURO	11:30 am working day		D working day
	n/a	9 pm non-working day <sup>5</sup>	D+1 next working day
Payment in CZK, USD	3 pm working day		D working day
Payment in other currencies	12 am working day	1 pm working day	D+2 the following two working days

### SEPA PAYMENT TRANSACTIONS

SEPA payments are payment transactions in EURO currency within SEPA countries including SR.

Incoming transactions		Crediting funds to the beneficiary's account (D)		Crediting funds to the account of ČSOB bank
Incoming SEPA payment		9 pm working day		D working day
Incoming SEPA instant payment		00:00 calendar day		D calendar day
Outgoing transactions		Submission of payment order (D)		Crediting funds to the beneficiary's account
		Paper	Electronic <sup>1</sup>	
SEPA Payment	from EURO account without conversion	3 pm working day	9 pm calendar day <sup>4</sup>	D+1 next working day
	with conversion		3 pm working day	
Payment cancellation prior to processing		3 pm (D-1) 1 working day before the settlement date	9 pm (D-1) <sup>2</sup> 1 calendar day <sup>4</sup> before the settlement date	n/a
SEPA Direct Debit		Submission of payment order		Crediting funds to the beneficiary's account
		Paper	Electronic	
SEPA Direct Debit collection (CORE)		n/a	6:30 am (D-1) 1 working day before the settlement date	D working day
Entry/Modification/Cancellation of SEPA Direct Debit agreement		3 pm (ED-1) 1 working day before the effective date	9 pm (ED-1) 1 working day before the effective date	n/a

## CROSS-BORDER PAYMENT TRANSACTIONS

Incoming transactions	Crediting funds to the beneficiary's account (D)		Crediting funds to the account of ČSOB bank
Incoming payment	4 pm working day		D working day
Outgoing transactions	Submission of payment order (D)		Crediting funds to the beneficiary's account
	Paper	Electronic <sup>1</sup>	
Payment in EUR within EEA countries which doesn't meet conditions of the SEPA payment	n/a	1 pm working day	D+1 next working day
	12 am working day	n/a	D+2 the following two working days
Cross-border payment <sup>3</sup>	12 am working day	1 pm working day	D+2 the following two working days
Payment cancellation prior to processing	3 pm (D-1) 1 working day before the settlement date	n/a	n/a

## URGENT AND PRIORITY PAYMENT TRANSACTIONS

Incoming transactions	Crediting funds to the beneficiary's account (D)		Crediting funds to the account of ČSOB bank
Incoming payment	5 pm working day		D working day
Outgoing transactions	Submission of payment order (D)		Crediting funds to the beneficiary's account
	Paper	Electronic <sup>1</sup>	
Priority SEPA payment	11:30 am working day		D working day
Real time urgent payment in EURO	3 pm working day		
Priority cross-border payment, except RUB, CNY	11:30 am working day		D+1 next working day

<sup>1</sup> Payment orders received in the form of MT101 are also included in this category. The cut-off time 9 pm shall only apply in the case of automatic processing. For payments not processed automatically, the cut-off time of 4:30 pm shall apply.

- Cut-off times for submitting payment orders via ČSOB MultiCash 24 are 30 minutes shorter.

<sup>2</sup> depending on the type of payment transaction

<sup>3</sup> Payment in CNY is only available for corporate clients

<sup>4</sup> Day "D" means a calendar day, excluding electronic service outages, where a SEPA payment / SEPA standing order has been submitted to the Bank via MOJA ČSOB, SmartBanking and ČSOB API.

Day "D" means a working day if the payment order has been submitted to the Bank via the electronic banking services ČSOB BusinessBanking lite, ČSOB BusinessBanking, ČSOB MultiCash 24 or swift messages MT101.

<sup>5</sup> A non-working day is a day that is a weekend (Saturday, Sunday) or a public holiday.

If the payer submits a payment order after the cut-off time set by the Bank, the amount of the payment transaction will be debited the following working or calendar day, depending on the type of payment transaction and the method of submission of the payment order.

ČSOB is not responsible for cut-off times and processing method of payment transaction in other banks unless a special regulation stipulates otherwise. This information about cut-off times for payment transactions in ČSOB, a. s. are **effective from 07.10.2024** and replaces the previous document for cut-off times for payment transactions, which was effective from 07.12.2022.