

ANNOUNCEMENT FOR CLIENTS AT THE END OF YEAR 2020 ON PAYMENT SERVICES PERFORMANCE, OPENING HOURS OF CLIENT CENTRES AND OTHERS

1. Cashless Payments

Intrabank payments to be delivered to the Beneficiary until December 31, 2020

Type of Payment Order	Payment Order submission	The deadline
Intrabank Order in CZK	Paper Medium	No later than 2 hours before the end of Business Hours of Client Centre with the Maturity date of December 31, 2020
	Electronically*	No later than 6:00 p.m. with the Maturity date of December 31, 2020
Intrabank Direct Debit Order in CZK	Paper Medium	No later than 2 hours before the end of Business Hours of Client Centre with the Maturity date of December 29, 2020
	Electronically*	No later than 6:00 p.m. with the Maturity date of December 30, 2020
Intrabank Order in Foreign Currency	Paper Medium	No later than 11:00 a.m. with the Maturity date of December 31, 2020
	Electronically*	No later than 3:00 p.m. with the Maturity date of December 31, 2020

Domestic payments to be delivered to the Beneficiary until December 31, 2020

Type of Payment Order	Payment Order submission	The deadline
Standard Domestic Order	Paper Medium	No later than 2 hours before the end of Business Hours of Client Centre with the Maturity date of December 30, 2020
	Electronically*	No later than 10:00 p.m. with the Maturity date of December 31, 2020
Domestic Direct Debit Order	Paper Medium	No later than 2 hours before the end of Business Hours of Client Centre with the Maturity date of December 29, 2020
	Electronically*	No later than 6:00 p.m. with the Maturity date of December 29, 2020
Express Domestic Order	Paper Medium	No later than 12:00 a.m. with the Maturity date of December 31, 2020
	Electronically*	No later than 12:00 a.m. with the Maturity date of December 31, 2020
Domestic Instant Order	Electronically*	No limits (as per Business Conditions of Bank for Payments)

SEPA payments to be delivered to the Bank of Beneficiary until December 31, 2020

Type of Payment Order	Payment Order submission	The deadline
SEPA Order	Paper Medium	No later than 11:00 a.m. with the Maturity date of December 30, 2020
	Electronically*	No later than 1:00 p.m. with the Maturity date of December 30, 2020

Foreign payments to be delivered to the other Provider until December 31, 2020

Type of Payment Order	Payment Order submission	The deadline
Foreign Order	Paper Medium	No later than 11:00 a.m. with the Maturity date of December 29, 2020
	Electronically*	No later than 1:00 p.m. with the Maturity date of December 29, 2020

* For the execution of the Payment Order, the date and time of receipt of the Payment Order at Bank is decisive, not the date and time of its sending from the electronic banking channels.

2. Cash payments

Cash operations will be provided during below mentioned Business Hours.

3. Opening Hours of Client Centres

Mariánské náměstí 2, 110 00 Prague 1
Evropská 2690/17, 160 41 Prague 6

Date	Day	Business Hours
23.12.2020	Wednesday	According to Business Hours
24.12.2020	Thursday	Closed
25.12.2020	Friday	Closed
26.12.2020	Saturday	Closed
27.12.2020	Sunday	Closed
28.12.2020	Monday	According to Business Hours
29.12.2020	Tuesday	According to Business Hours
30.12.2020	Wednesday	According to Business Hours
31.12.2020	Thursday	08:30 – 12:00
01.01.2021	Friday	Closed

4. Others

- (a) **Drawdown Notices for loans disbursed** before December 31, 2020 has to be delivered to the Bank at the latest on December 23, 2020.
- (b) **Payment of interest and provided loans** matured in the 2020 will be debited on Maturity Date. The Client is obligated to ensure sufficient Funds in an account specified to repayment debt (in the case the Funds will be transferred from the account at another Provider it is necessary to take into consideration a method of Funds transfer and valid deadlines for the end of year 2020 specified by such a Provider).
- (c) **The last account statement as of December 31, 2020** will include accounting of interests, charges and the final account balance as of December 31, 2020.