

PAYMENT SYSTEM CUT-OFF TIMES

valid from 01.11.2009

DOMESTIC PAYMENT SYSTEM – OUTGOING PAYMENTS

PAYMENT ORDER DELIVERY FORM	CUT-OFF TIMES FOR DELIVERY OF A PAYMENT ORDER FOR BOOKING ON DAY D	
	STANDARD	EXPRESS
Paper form (Prague branches)	until 12:00 on day D+0	until 10:00 on day D+0
Paper form within the bank (other branches)	until 10:00 on day D+0	until 10:00 on day D+0
Paper form outside the bank (other branches)	until the end of the branch business hours on day D-1	until 10:00 on day D+0
Fax message	until 12:00 on day D+0	until 10:00 on day D+0
SWIFT MT101	until 12:00 on day D+0	until 10:00 on day D+0
Direct Banking (Online Banking, BusinessNet, Telebanking, Business Line, GSM Banking, Smart Banking)	until 20:00 on day D+0	until 12:00 on day D+0
Electronic Banking (Eltrans 2000, MultiCash, EDI, HomeCash, EuropeanGate, Gemini with ActivCard*)	until 18:00 on day D+0	until 11:30 on day D+0*
Electronic Banking (Gemini with fax cover sheets)	until 12:00 on day D+0	until 10:00 on day D+0

Day D is the banking day on which the payment order should be booked.

**) For express payments for Gemini with ActivCard, the cut-off time defined for Gemini with fax cover sheets applies.*

FOREIGN PAYMENT SYSTEM – OUTGOING PAYMENTS

PAYMENT ORDER DELIVERY FORM	CUT-OFF TIMES FOR DELIVERY OF A PAYMENT ORDER FOR BOOKING ON DAY D	
	STANDARD	
Paper form (Prague branches)	until 10:00 on day D+0	
Paper form (other branches)	until the end of the branch business hours on day D-1	
Fax message	until 10:00 on day D+0	
SWIFT MT101	until 12:00 on day D+0	
Direct Banking (Online Banking, BusinessNet, Telebanking, Business Line, GSM Banking, Smart Banking)	until 12:00 on day D+0	
Electronic Banking (Eltrans 2000, MultiCash, EDI, HomeCash, EuropeanGate, Gemini with ActivCard)	until 12:00 on day D+0	
Electronic Banking (Gemini with fax cover sheets)	until 10:00 on day D+0	

Day D is the banking day on which the payment order should be booked.

DOMESTIC PAYMENT SYSTEM – INCOMING PAYMENTS

PAYMENT ORDER DELIVERY FORM	CUT-OFF TIMES FOR RECEPTION OF FUNDS AND MATERIALS FOR BOOKING TO BE PROCESSED BY THE BANK	
	STANDARD	EXPRESS
Incoming payment from another bank	until 17:30	until 17:30
Incoming payment within the bank	until 20:00	until 12:00

FOREIGN PAYMENT SYSTEM – INCOMING PAYMENTS

PAYMENT ORDER DELIVERY FORM	CUT-OFF TIMES FOR RECEPTION OF FUNDS AND MATERIALS FOR BOOKING TO BE PROCESSED BY THE BANK	
	STANDARD	
Incoming payment from another bank	until 12:00	
Incoming payment within the bank	until 12:00	

PAYMENT SYSTEM CUT-OFF TIMES

valid from 01.11.2009

STANDING ORDERS

STANDING ORDER DELIVERY FORM	CUT-OFF TIMES FOR DELIVERY OF A STANDING ORDER FOR PROCESSING ON DAY D	
	DOMESTIC STANDING ORDER	FOREIGN STANDING ORDER
Paper form (all branches)	until the end of the branch business hours on day D-2	until the end of the branch business hours on day D-2
Fax message	until 20:00 on day D-2	until 20:00 on day D-2
Direct Banking (Online Banking, BusinessNet, Telebanking, Business Line, GSM Banking, Smart Banking)	until 24:00 on day D-1	until 24:00 on day D-1
Electronic Banking (Eltrans 2000)	until 18:00 on day D-1	until 18:00 on day D-1

Day D is the banking day on which the first payment of the standing order should be executed.

DIRECT DEBIT AUTHORISATION

DIRECT DEBIT AUTHORISATION DELIVERY FORM	CUT-OFF TIMES FOR DELIVERY OF AN AUTHORISATION FOR PROCESSING ON DAY D		
	DOMESTIC DIRECT DEBIT	SEPA DIRECT DEBIT	SIPO
Paper form (all branches)	until the end of the branch business hours on day D-2	until the end of the branch business hours on day D-2	until the 18th calendar day* of the month preceding the month in which the first/adjusted payment should take place
Direct Banking (Online Banking, BusinessNet, Telebanking, Business Line)	until 24:00 on day D-1	until 24:00 on day D-1	until the 19th calendar day* of the month preceding the month in which the first/adjusted payment should take place
Electronic Banking (Eltrans 2000)	until 18:00 on day D-1	service unavailable	until the 19th calendar day* of the month preceding the month in which the first/adjusted payment should take place

Day D is the banking day on which the first debit from the account should be executed.

**) If such day is a non-banking day, the determining day is the nearest preceding banking day.*

SEPA DIRECT DEBIT REFUND

SEPA DIRECT DEBIT REFUND DELIVERY FORM	CUT-OFF TIMES FOR DELIVERY OF A SEPA DIRECT DEBIT REFUND FOR PROCESSING ON DAY D	
	SEPA DIRECT DEBIT REFUND	
Paper form (all branches)	until the end of the branch business hours on day D-1	
Direct Banking (Online Banking, BusinessNet, Telebanking, Business Line)	until 24:00 on day D-1	

Day D is the banking day on which the refund should be executed.

CASH OPERATIONS

CASH PROCESSING FORM	CUT-OFF TIMES FOR PROCESSING A PAYMENT ON DAY D
Cash deposit/withdrawal at branch counters	until the end of the branch business hours on day D+0
Deposit made through a day or night deposit box	until 13:00 on day D+0
Deposit made through a UCB CZ ATM	until 13:00 on day D+0
Cash delivery for later processing	until 12:00 on day D+0

Day D is any banking day, except bank holidays, Saturdays and Sundays.