

## CUT-OFF TIMES FOR PAYMENT TRANSACTIONS

Outgoings / electronic <sup>1</sup>	Submission of payment order (D)	Crediting funds to the bank account of the beneficiary
<b>SEPA payments transactions</b>		
SEPA instant payment	until 00:00 calendar day	current calendar day (D)
SEPA payment from EUR account	until 9 pm calendar day	next working day (D+1)
SEPA payment with conversion	until 3 pm working day	next working day (D+1)
SEPA priority payment <sup>5</sup>	until 11:30 am working day	current working day (D)
SEPA payment within ČSOB SR from EUR account	until 9 pm calendar day <sup>4</sup>	current calendar day <sup>4</sup> (D)
SEPA payment within ČSOB SR with conversion	until 3 pm working day	current working day (D)
SEPA payment to ČSOB ČR	until 11:30 am working day	current working day (D)
SEPA Direct Debit collection (CORE)	until 6:30 (D-1), 1 working day before the settlement date	current working day (D)
SEPA payment cancellation prior to processing /latest one day before settlement date/	until 9 pm (D-1) <sup>2</sup>	
<b>Cross-border payment transactions</b>		
<b>/non-SEPA payments/</b>		
Cross-border payment	until 1 pm working day	the following two working days (D+2)
Payment in EUR within EEA countries which doesn't meet conditions of the SEPA payment	until 1 pm working day	next working day (D+1)
Priority cross-border payment, except RUB, CNY <sup>3</sup>	until 11:30 am working day	next working day (D+1)
Real time urgent payment in EUR /TARGET/	until 3 pm working day	current working day (D)
Payment within ČSOB SR in other currencies than EUR	until 3 pm working day	current working day (D)
Payment to ČSOB ČR in CZK, USD	until 3 pm working day	current working day (D)
Payment to ČSOB ČR in other currencies	until 1 pm working day	the following two working days (D+2)
Outgoings / paper	Submission of payment order (D)	Crediting funds to the bank account of the beneficiary
SEPA instant payment	until 3 pm working day	current working day (D)
SEPA payment	until 3 pm working day	next working day (D+1)
SEPA priority payment <sup>5</sup>	until 11:30 am working day	current working day (D)
SEPA payment to ČSOB ČR	until 11:30 am working day	current working day (D)
Payment within ČSOB SR	until 3 pm working day	current working day (D)
Payment to ČSOB ČR in CZK, USD	until 3 pm working day	current working day (D)
Payment to ČSOB ČR in other currencies	until 12 am working day	the following two working days (D+2)
Real time urgent payment in EUR /TARGET/	until 3 pm working day	current working day (D)
Cross-border payment; Payment in EUR within EEA countries which doesn't meet conditions of the SEPA payment	until 12 am working day	the following two working days (D+2)
Priority cross-border payment, except RUB, CNY <sup>3</sup>	until 11:30 am working day	next working day (D+1)
SEPA payment/Cross-border payment cancellation prior to processing /latest one working day before settlement date/	until 3 pm (D-1)	

Incoming payments	Crediting funds to the beneficiary's account in ČSOB	
SEPA payment within ČSOB SR from EUR account	until 9 pm calendar day	current calendar day (D)
Incoming SEPA instant payment	until 00:00 calendar day	current calendar day (D)
Incoming SEPA payment	until 9 pm working day	current working day (D)
Incoming urgent and priority payment	until 17:00 working day	current working day (D)
Incoming Cross-border payment	until 16:00 working day	current working day (D)
Payment within ČSOB SR in EUR with conversion and payment in other currencies	until 3 pm working day	current working day (D)

<sup>1</sup> a) 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.

b) 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 Business Banking, ČSOB MultiCash 24 or swift messages MT101.

<sup>5</sup> Allows faster processing of payments to banks that do not support SEPA instant payments.

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. is effective **from 07.10.2025** and replaces the previous document for cut-off times for payment transactions, which was effective from 07.10.2024.