

Domestic payment transactions with Raiffeisenbank at the end of 2017

Clients keeping a multi-currency account (such as e Konto):

	Cut-off times for payment orders submitted via agreed means of electronic communication	
	To have the funds debited from the payer's account in 2017*	To have the funds debited from the payer's account and credited to the beneficiary's accounts in 2017
Payment order	before 29.12.2017, 24:00	before 28.12.2017, 24:00
Direct debit order	before 28.12.2017, 24:00	before 27.12.2017, 24:00
Express payment	before 29.12.2017, 13:30	before 29.12.2017, 13:30

Clients keeping a single-currency account (such as Kompletkonto, Zlaté konto):

	Cut-off times for payment orders submitted via agreed means of electronic communication	
	To have the funds debited from the payer's account in 2017*	To have the funds debited from the payer's account and credited to the beneficiary's accounts in 2017
Payment order	before 29.12.2017, 18:00	before 28.12.2017, 18:00
Direct debit order	before 28.12.2017, 18:00	before 27.12.2017, 18:00
Express payment	before 29.12.2017, 13:30	before 29.12.2017, 13:30

Clients keeping a multi-currency account (such as eKonto) or a single-currency account (such as Kompletkonto, Zlaté konto):

	Cut-off times for payment orders submitted via agreed means of electronic communication	
	To have the funds debited from the payer's account in 2017*	To have the funds debited from the payer's account and credited to the beneficiary's accounts in 2017
Payment order	before 29.12.2017, 15:00	before 28.12.2017, 16:00
Direct debit order	before 28.12.2017, 15:00	before 27.12.2017, 15:00
Express payment	before 29.12.2017, 13:00	before 29.12.2017, 13:00
Order submitted via a collection box	before 29.12.2017, 15:00	before 28.12.2017, 15:00

*** However, if the maturity date stated in the payment order is later than 29.12.2017, the payment order will be processed according to such provided maturity date or the next working day.**

International payment transactions with Raiffeisenbank at the end of 2017

If you are obliged to settle your obligations to foreign partners in 2017 (with a date in 2017), please submit your payment orders by the below dates and times:

Clients keeping a single-currency account (such as Kompletkonto, Zlaté konto):

Type of International Payment	Order submitted to Raiffeisenbank	Debited from the payer's account	Credited to the correspondent bank's account
Standard	28 December 2017 before 15:00 at a branch office before 16:00 via electronic communication means	2017	2017*)
Express payment in EUR, USD	29 December 2017 before 11:00 at a branch office before 12:00 via electronic communication means	2017	2017*)
Intra-bank payment in a foreign currency	29 December 2017 before 15:00 at a branch office before 16:00 via electronic communication means	2017	2017 Credited to the beneficiary's account with Raiffeisenbank a.s.

*) Crediting of the funds to the beneficiary's account depends on processing times of foreign banks.

Clients keeping a multi-currency account (such as e Konto):

Type of International Payment	Order submitted to Raiffeisenbank	Debited from the payer's account	Credited to the correspondent bank's account
Standard	28 December 2017 before 15:00 at a branch office before 16:00 via electronic communication means	2017	2017*)
Express payment in EUR, USD	29 December 2017 before 11:00 at a branch office before 12:00 via electronic communication means	2017	2017*)
Intra-bank payment in a foreign currency	29 December 2017 before 16:00 at a branch office before 18:00 via electronic communication means	2017	2017 Credited to the beneficiary's account with Raiffeisenbank a.s.

*) Crediting of the funds to the beneficiary's account depends on processing times of foreign banks.

**Clients keeping a multi-currency account (such as eKonto) or a single-currency account
(such as Kompletkonto, Zlaté konto):**

Received payments:

Payments received on 29.12.2017 before the cut-off time of 16:00 will be credited to clients' accounts with the date of 29.12.2017