

Domestic payment transactions with Raiffeisenbank at the end of 2018

Clients keeping a multi-currency account (such as e Konto, eKonto SMART)

	Cut-off times for payment orders submitted via agreed means of electronic communication	
	To have the funds debited from the payer's account in 2018*	To have the funds debited from the payer's account and credited to the beneficiary's bank account in 2018
Payment order	before 31.12.2018, 24:00	before 28.12.2018, 24:00
Direct debit order	before 28.12.2018, 24:00	before 27.12.2018, 24:00
Express payment	before 31.12.2018, 13:30	before 31.12.2018, 13:30

Clients keeping a single-currency account (such as Profikonto, Benefitkonto)

	Cut-off times for payment orders submitted via agreed means of electronic communication	
	To have the funds debited from the payer's account in 2018*	To have the funds debited from the payer's account and credited to the beneficiary's bank account in 2018
Payment order	before 31.12.2018, 16:00	before 28.12.2018, 24:00
Direct debit order	before 28.12.2018, 18:00	before 27.12.2018, 18:00
Express payment	before 31.12.2018, 13:30	before 31.12.2018, 13:30

Clients keeping a multi-currency account (such as eKonto, eKonto SMART) or a single-currency account (such as Profikonto, Benefitkonto)

	Cut-off times for payment orders submitted via agreed means of electronic communication	
	To have the funds debited from the payer's account in 2018*	To have the funds debited from the payer's account and credited to the beneficiary's bank account in 2018
Payment order	before 31.12.2018, 15:00	before 28.12.2018, 16:00
Direct debit order	before 28.12.2018, 15:00	before 27.12.2018, 15:00
Express payment	before 31.12.2018, 13:00	before 31.12.2018, 13:00
Order submitted via a collection box	before 31.12.2018, 15:00	before 28.12.2018, 15:00

*** However, if the maturity date stated in the payment order is later than 31.12.2018, 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 2018

If you are obliged to settle your obligations to foreign partners in 2018 (with a date in 2018), please submit your payment orders by the below dates and times:

Clients keeping a single-currency account (such as Profikonto, Benefitkonto)

Type of International Payment	Order submitted to Raiffeisenbank	Debited from the payer's account	Credited to the account of the Recipient's bank/first Correspondent bank
Standard	28 December 2018 before 15:00 at a branch office before 16:00 via electronic communication means	2018	2018*)
Express payment	31 December 2018 before 11:00 at a branch office before 12:00 via electronic communication means	2018	2018*)
Intra-bank payment in a foreign currency	31 December 2018 before 15:00 at a branch office before 16:00 via electronic communication means	2018	2018 Credited to the beneficiary's account with Raiffeisenbank a.s.

Clients keeping a multi-currency account (such as e Konto, eKonto SMART)

Type of International Payment	Order submitted to Raiffeisenbank	Debited from the payer's account	Credited to the account of the Recipient's bank/first Correspondent bank
Standard	28 December 2018 before 15:00 at a branch office before 16:00 via electronic communication means	2018	2018*)
Express payment	31 December 2018 before 11:00 at a branch office before 12:00 via electronic communication means	2018	2018*)
Intra-bank payment in a foreign currency	31 December 2018 before 15:00 at a branch office before 18:00 via electronic communication means	2018	2018 Credited to the beneficiary's account with Raiffeisenbank a.s.

*) crediting of funds to the account of the Recipient's bank for Payment Transaction within the EEA in EEA member states currencies or crediting of funds to the account of the first Correspondent bank involved in Payment Transaction for Payment Transactions within the EEA but in a non-EEA member state currencies and in case of Payment Transactions outside the EEA

Received payments

Payments received on 31.12.2018 before the cut-off time of 13:00 will be credited to clients' accounts with the date of 31.12.2018.