

In application from 13.03.2024.

**TERM PLAN FOR RECEIVING AND EXECUTING INDIVIDUALS PAYMENT ORDERS
INTERNATIONAL PAYMENT TRANSACTIONS**

- **The time of receipt and the deadline for the execution of orders for payment transactions with foreign countries**

PAYMENT ORDER	TIME OF ORDER RECEIPT	ORDER EXECUTION	EXPECTED DATE OF CREDITING PAYEE'S ACCOUNT
Monday - Friday			
Payment order	Up to 13:00h	Same day	EUR T+2
Payment order	After 13:00h	Following working day	Other foreign currencies T+4

- **The time of receipt and the deadline for the execution of orders for domestic payment transactions in the Republic of Serbia in foreign currency**

PAYMENT ORDER	TIME OF ORDER RECEIPT	ORDER EXECUTION	EXPECTED DATE OF CREDITING PAYEE'S ACCOUNT
Monday - Friday			
Payment order	Up to 13:00h	Same day	EUR T+2
Payment order	After 13:00h	Following working day	Other foreign currencies T+4

- **The time of receipt and the deadline for the execution of orders for domestic payment transactions in the Republic of Serbia in RSD**

PAYMENT ORDER	TIME OF ORDER RECEIPT	ORDER EXECUTION	EXPECTED DATE OF CREDITING PAYEE'S ACCOUNT
Monday - Friday			
Payment order	Up to 13:00h	Same day	T+1
Payment order	After 13:00h	Following working day	

- **The time of receipt and the deadline for the execution of orders for domestic payment transactions within the Bank in foreign currency and in RSD**

PAYMENT ORDER	TIME OF ORDER RECEIPT	ORDER EXECUTION	EXPECTED DATE OF CREDITING PAYEE'S ACCOUNT
Monday - Friday			
Payment order	Up to 13:00h	Same day	T+0
Payment order	After 13:00h	Following working day	

T – (today) – business day when the order is received

ADDITIONAL PROVISIONS:

Execution within the specified period assumes the legal correctness of the received order, the documentation on the basis of which payment is made if it is prescribed, as well as that the coverage for the remittance execution is provided.

The payment order received on weekends, during holidays or after the time defined by the Term Plan, the Bank will transfer for execution on the following working day. The Bank can, in accordance with its capabilities, process orders received after the deadlines defined by the Term Plan, on the same day.

"ORDER EXECUTION" as stated in the tables, represents the date when the Bank sent an authenticated SWIFT message instructing the correspondent bank to forward the funds to the payee's bank in accordance with its term plan, i.e. in the case of transactions in the Bank, the day when it approved the payee's account.

"EXPECTED DATE OF CREDITING PAYEE'S ACCOUNT" is the date on which it is expected that the payee's bank, if it is different from the Bank, will approve the payee's account, and which does not depend on the Bank and is determined by the contractual relationship between that bank and the payee.

The bank obliges to process a duly completed payment order to a user in a member state of the European Union, in the amount up to EUR 50,000.00 delivered during the day up to 13h, on the same day by issuing the order to a correspondent bank abroad, and to execute orders received after that time on the following working day.