

DOMESTIC PAYMENT TRANSACTIONS WITH RAIFFEISENBANK A.S. AT THE END OF 2021

Clients keeping a multi-currency account (such as AKTIVNÍ účet, eKonto KOMPLET)

Cut-off times for payment orders submitted via agreed means of electronic communication

To have the funds debited from the payer's account
in 2021*

To have the funds debited from the payer's account
and credited to the beneficiary's accounts in 2021

Payment order	before 31. 12. 2021, 24:00	before 30. 12. 2021, 24:00
Direct debit order	before 30. 12. 2021, 24:00	before 29. 12. 2021, 24:00
Express payment	before 31. 12. 2021, 14:00	before 31. 12. 2021, 14:00
Instant payments	before 31. 12. 2021, 24:00	before 31. 12. 2021, 23:59

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 2021*

To have the funds debited from the payer's account
and credited to the beneficiary's accounts in 2021

Payment order	before 31. 12. 2021, 16:00	before 30. 12. 2021, 24:00
Direct debit order	before 30. 12. 2021, 18:00	before 29. 12. 2021, 18:00
Express payment	before 31. 12. 2021, 14:00	before 31. 12. 2021, 14:00

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

Cut-off times for paper payment orders

To have the funds debited from the payer's account
in 2021*

To have the funds debited from the payer's account
and credited to the beneficiary's accounts in 2021

Payment order	before 31. 12. 2021, 15:00	before 30. 12. 2021, 15:30
Direct debit order	before 30. 12. 2021, 15:00	before 29. 12. 2021, 15:00
Express payment	before 31. 12. 2021, 13:00	before 31. 12. 2021, 13:00

* However, if the maturity date stated in the payment order is later than 31.12.2021, the payment order will be processed according to such provided maturity date or the next working day

INTERNATIONAL PAYMENT TRANSACTIONS WITH RAIFFEISENBANK A.S. AT THE END OF 2021

If you are obliged to settle your obligations to foreign partners in 2021 (with a date in 2021), please submit your payment orders by the below dates and times:

Outgoing payments

Type of outgoing foreign payment	Date to submit the order to Raiffeisenbank a.s.	Debited from the payer's account	Credited to account of the recipient's bank / first correspondent bank
Standard	30 December 2021 before 15:00 at a branch office, before 16:00 via electronic communication means	2021	2021*
Express payment	31 December 2021 before 11:00 at a branch office, before 12:00 via electronic communication means	2021	2021*
Intra-bank payment in a foreign currency	31 December 2021 before 15:00 at a branch office, before 16:00 via electronic communication means	2021	2021 Credited to the beneficiary's account with Raiffeisenbank a.s.

* Crediting of funds to the account of the recipient's bank for payment transactions within the EEA in EEA member state currencies or crediting of funds to the account of the first correspondent bank involved in the payment transaction for payment transactions within the EEA in other than EEA member state currencies and in case of payment transactions where the recipient's bank does not operate in an EEA country.

Incoming payments

Payments received on 31.12.2021 before the cut-off time of 13:00 will be credited to clients' accounts with the date of 31.12.2021.