

SAB Finance a.s Cut-off Times

Type of Payment Order	Cut-off Time - Express Payment ¹	Cut-off Time - Standard Payment ²
Domestic payment transactions (payment in CZK in the Czech Republic)	13:30	16:00
SEPA payment ³	12:30	16:00
International payment order in GBP, USD, CAD, EUR (outside SEPA)	15:30	16:00
International payment order in PLN	12:00	15:30
International payment order in CHF, HUF	13:30	15:30
International payment order in SEK, NOK, DKK	10:30	13:30
International payment order in RUB	10:30	13:30
International payment order in AUD, CNY, JPY, HRK ⁴	11:30 (D-1)	13:30 (D-1)
International payment order in TRY	09:30	13:30

A condition for debiting funds from an account of SAB Finance a.s. to the account of the recipient's bank on the agreed date of settlement of the payment order is the fulfilment of the conditions for executing a transaction (i.e. in particular the delivery of a payment order, the crediting of funds to the account of SAB Finance a.s., and the agreed date of settlement of the payment order has occurred) no later than by the end of the individual cut-off time stated above in the table separately for the individual types of payments (i.e. in the current operating hours of SAB Finance a.s. for processing the payment order).

If the other conditions for executing the transaction have been met, but the crediting of funds occurs only after the relevant cut-off time, the payment order will be settled on the part of SAB Finance a.s. on the following business day, unless the agreed date of settlement of the transaction has not already passed.

If the client enters "EXPRESS" as the payment speed in the payment order and meets the conditions for carrying out the transaction (including delivery of the payment order and crediting the funds to the SABF payment account by the relevant cut-off time for Express Payments stated in the table separately for each individual type of payment), the funds will be debited from the SAB Finance a.s. account in reduced timeframes (usually on the date of delivery of the payment order if the remaining conditions for executing the transaction are met). **Note: the client is charged a fee for "EXPRESS" payments in accordance with the price list of SAB Finance a.s.**

Information on executing payment orders in currencies not included in the list of currencies stated in the table will be provided by SAB Finance a.s. when negotiating the conditions of the transaction/payment order.

¹ Payment credited to recipient bank generally D+0

² Payment credited to recipient bank generally D+1-3, depending on the speed of processing of the recipient's bank

³ SEPA payment is a payment in EUR within the Single Euro Payments Area (SEPA), i.e. an EU/EEA country or Switzerland, Iceland, Norway, Liechtenstein, or Monaco, with the account number of the payer and recipient stated in IBAN format, bank of the payer and recipient in BIC format (SWIFT code), with the SHA type of fee and without specific processing requirements.

⁴ Not possible in D+0 payment mode. To submit a payment order in these currencies a payment order must be properly completed and the funds credited to the SAB Finance a.s. account no later than in the timeframes stated in the table for the individual payment types (i.e. during the current operating hours of SAB Finance a.s. for processing payment orders) and a day EARLIER than the agreed date of settlement of the transaction or due date of the payment order.