

Cut-off Times of SAB Finance a.s.

Dealing

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
Payment order in EUR (including SEPA payments) ³	12:30	16:00
Foreign payment order in GBP, USD, CAD	15:30	16:00
Foreign payment order in PLN	12:00	15:30
Foreign payment order in CHF, HUF	13:30	15:30
Foreign payment order in SEK, NOK, DKK	10:30	13:30
Foreign payment order in RUB ⁴	10:30	13:30
Foreign payment order in AUD, CNY, JPY ⁵	11:30 (D-1)	13:30 (D-1)
Foreign 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 beneficiary's bank on the agreed date of settlement of the payment order is the fulfilment of the conditions for executing a transaction in accordance with the General Terms and Conditions of SAB Finance a.s. (hereinafter referred to as "GTC") no later than by the end of the individual cut-off time stated above.

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 already passed.

If the client enters "EXPRESS" as the payment speed in the payment order and meets the conditions for executing the transaction in accordance with the GTC, the funds will be debited from the account of SAB Finance a.s. in reduced timeframes (usually on the date of delivery of the payment order if the remaining conditions for executing the transaction are met). **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 table above will be provided by SAB Finance a.s. when negotiating the conditions of the transaction/payment order.

¹ Crediting of the payment to the beneficiary's bank usually D+0.

² Crediting of the payment to the beneficiary's bank usually D+1 to D+3, depending on the processing speed of the beneficiary's bank.

³ SEPA payment is a payment in EUR within the Single Euro Payments Area (SEPA) with the bank account number of the payer and beneficiary stated in form of IBAN, the payer's and beneficiary's bank in form of BIC (SWIFT code), with SHA fee and without specific requirements for processing.

⁴ Trading in RUB currency is dependent on current measures in relation to international sanctions.

⁵ Not possible in D+0 maturity mode. In order to enter a payment order in these currencies, the payment order must be duly completed, and the funds credited to the account of SAB Finance a.s. no later than the times specified above, one day EARLIER than the agreed date of settlement or due date of the payment order.