

CUT-OFF TIMES FOR EXECUTION OF PAYMENT TRANSACTIONS FOR BUSINESS ENTITIES

1. NATIONAL PAYMENT TRANSACTIONS IN CURRENCY EUR

| CHANNEL OF SUBMITTING PAYMENT ORDERS | TIME OF RECEIPT | EXECUTION DATE / VALUE DATE |
|---|------------------------------|-----------------------------|
| Payments to accounts outside RBA | | |
| Bank branch – paper order | by 13:00 h | same day |
| Internet Banking, Mobile banking, CMI, SWIFT MT101 / FileAct, H2H, TPP | by 16:00 h | same day |
| Urgent payments to accounts outside RBA | | |
| Bank branch – paper order Internet Banking, Mobile banking, CMI, SWIFT MT101 / FileAct H2H, TPP | by 16:15 h | same day |
| Payments to accounts in RBA | | |
| Bank branch – paper order | working hours of Bank branch | same day |
| Internet Banking, Mobile banking, CMI, H2H, TPP | 00:00 – 24:00 h | same day |
| SWIFT MT101 / FileAct | by 19:00 h | same day |

FINA business network

| CHANNEL OF SUBMITTING PAYMENT ORDERS | TIME OF RECEIPT | EXECUTION DATE / VALUE DATE |
|--|----------------------------------|-----------------------------|
| Payments to accounts outside RBA | | |
| FINA branch - paper order, magnetic medium | by 14:15 h | same day |
| FINA e-payment service | by 14:45 h | same day |
| Payments to accounts in RBA | | |
| FINA branch - paper order, magnetic medium | working hours of the FINA branch | same day |
| FINA e-payment service | 00:00 – 24:00 h | same day |

2. NATIONAL PAYMENT TRANSACTIONS IN FOREIGN CURRENCY, CROSS-BORDER AND INTERNATIONAL PAYMENT TRANSACTIONS

| PAYMENT TRANSACTION | TIME OF RECEIPT | EXECUTION DATE | VALUE DATE |
|---|-----------------|----------------|-------------------|
| Outgoing payments | | | |
| National payment transactions in foreign currency | by 15:45 h | same day | 1 working day |
| Cross-border payment transactions in currency EUR | by 14:40 h | same day | same day |
| Other cross-border and international payment transactions* | by 15:45 h | same day | 1 working day |
| Urgent outgoing payments | | | |
| National payment transactions in foreign currency | by 15:30 h | same day | same day |
| Cross-border payment transactions in currency EUR | by 16:15 h | same day | same day |
| Other cross-border and international payment transactions** | by 15:30 h | same day | same day |
| Incoming payments | | | |
| Incoming payments | by 16:00 h | same day | inflow value date |
| Foreign currency exchange | | | |
| Disbursement to an account with RBA | by 15:30 h | same day | same day |

* For currencies CAD, JPY, AUD, NZD, CNY and RUB and other currencies that are not listed on the official exchange rate of the Bank, the Bank will execute a payment order received in accordance with the Time Schedule on the same day with value date D+2 (two working days).

** It refers to payments made through the Target2 payment system in case the recipient's bank is a participant. The list of participants is available on the website of the European Central Bank (link: [TARGET2 participation](#))

*** Depending on the bank of the payee, applicable to EUR, CHF, GBP and USD.

For Cross-border and International payment transactions, the Bank guarantees the execution date as set under this Cut-Off Time Schedule, taking into account the working day for the payment currency up to the first bank participating in the intermediation or the execution of a payment order. The real date of crediting the payee's account depends on the method of routing payments toward the payee's bank, cut-off time schedules of the correspondent banks and of the payee's bank.

3. SEPA DIRECT DEBIT IN CURRENCY EUR

Cut-Off Times for execution of SEPA DD are implemented in accordance with the Rules of Core and B2B SDD scheme.

| PAYMENT TRANSACTION | DATE OF RECEIPT | TIME OF RECEIPT |
|---|---|-----------------|
| Creditor collecting DDs (initiated through Internet Banking) | | |
| pain.008 - national | 14 CD before execution date at the earliest | 00:00 – 24:00 h |
| | 1 IBD before execution date at the latest | by 11:00 h |

| | | |
|---|---|-----------------|
| pain.007 (Revocation of database/order pain.008) before clearing - - national | 14 CD before execution date at the earliest | 00:00 – 24:00 h |
| | 1 IBD before execution date at the latest | by 11:00 h |
| pain.007 (Reversal of database/order pain.008) after clearing - - national | 1 IBD after execution date at the earliest | 00:00 – 24:00 h |
| | 5 IBD after execution date at the latest | by 11:00 h |
| pain.008 - cross-border | 14 CD before execution date at the earliest | 00:00 – 24:00 h |
| | 1 IBD before execution date at the latest | by 08:45 h |
| pain.007 (Revocation of database/order pain.008) before clearing - cross-border | 14 CD before execution date at the earliest | 00:00 – 24:00 h |
| | 1 IBD before execution date at the latest | by 11:00 h |
| pain.007 (Reversal of database/order pain.008) after clearing - cross-border | 1 IBD after execution date at the earliest | 00:00 – 24:00 h |
| | 5 IBD after execution date at the latest | by 08:45 h |

Debtor – CORE and B2B scheme (initiated through Internet Banking)

| | | |
|--|---|------------|
| Refusal of order before clearing | 1 IBD before execution date at the latest | by 23:45 h |
| Contracting of Debtor's Account transaction limit | 2 BBD before execution date at the latest | by 11:00 h |
| Mandate data delivery for SEPA DD order execution (B2B scheme) | 1 CD before execution date at the latest | by 23:45 h |

Debtor – CORE and B2B scheme (paper request initiated in the Bank branch)

| | | |
|--|---|------------|
| Refusal of order before clearing | 2 BBD before execution date at the latest | by 11:00 h |
| Contracting of Debtor's Account transaction limit | 2 BBD before execution date at the latest | by 11:00 h |
| Mandate data delivery for SEPA DD order execution (B2B scheme) | 2 BBD before execution date at the latest | by 11:00 h |

SEPA DIRECT DEBITS are executed on the Inter-Bank Business Day. The client is obliged to provide funds on the account for the execution of SEPA direct debit:

- for national payments by 10:15 a.m. on the defined execution date
- for cross-border payments by 7:00 a.m. on the defined execution date

4. CASH BUSINESS

| PAYMENT TRANSACTION | TIME OF RECEIPT | EXECUTION DATE | VALUE DATE |
|--|------------------------------|----------------|------------|
| Cash deposit and withdrawal at the Bank teller's counter | working hours of Bank branch | same day | same day |
| Cash deposit and withdrawal at the Bank ATM | 0 – 24 h | same day | same day |
| Cash deposit into a day-night depository*** | by 08:00 h | same day | same day |

***Time of receipt refers to working days from Monday to Friday.

FINA business network

| PAYMENT TRANSACTION | TIME OF RECEIPT | EXECUTION DATE | VALUE DATE |
|---|------------------------------|----------------|------------|
| Cash deposit | working hours of FINA branch | same day | same day |
| Cash withdrawal | working hours of FINA branch | same day | same day |
| Cash deposit into FINA day-night depository | by 11:00 h | same day | same day |

5. REVOCATION OF PAYMENT ORDER

Revocation of payment order is carried out in accordance with the General Terms and Conditions for Transaction Accounts of Business Entities.

Revocation of payment file which was not converted into single payments is possible until 15:00 h on the day preceding the requested date for the earliest payment order execution in the respective file.

6. TERMS

Certain terms used in the document have the following meaning:

TIME OF RECEIPT – the moment when the Bank receives the payment order.

EXECUTION DATE – the date on which the Bank debits / credits the Client's Account.

VALUE DATE – the date of crediting the payee's Bank account.

INTERBANK WORKING DAY (IBD) – the day on which the Bank / FINA operates (except for Saturdays, Sundays, holidays and non-working days in the Republic of Croatia and Good Friday).

CALENDAR DAY (CD) - any day of the year.

WORKING HOURS / BUSINESS DAY OF BANK BRANCH (BBD) – the time set for business operations with customers in transaction services, defined for every branch, published in the Bank branches and on the web site www.rba.hr.

Applicable as of 02 January 2025.