

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

DOMESTIC PAYMENT TRANSACTIONS – NATIONAL PAYMENT TRANSACTIONS IN LOCAL CURRENCY	TIME OF RECEIPT	DATE OF EXECUTION/VALUE DATE
<b>Payments to accounts outside RBA</b>		
Payment order via National Clearing System - paper based	by 13:00 h	same day
Payment order via National Clearing System, placed via: <ul style="list-style-type: none"> <li>- RBA iDIREKT internet banking,</li> <li>- mBIZ mobile banking,</li> <li>- CMI,</li> <li>- SWIFT MT101 / FileAct,</li> <li>- H2H,</li> <li>- TPP</li> </ul>	by 15:00 h	same day
Payment order via Croatian Large Value Payment System, placed via: <ul style="list-style-type: none"> <li>- paper based,</li> <li>- SWIFT MT101 / FileAct</li> </ul>	by 15:30 h	same day
Payment order via Croatian Large Value Payment System, placed via: <ul style="list-style-type: none"> <li>- RBA iDIREKT internet banking,</li> <li>- mBIZ mobile banking,</li> <li>- CMI,</li> <li>- H2H,</li> <li>- TPP</li> </ul>	by 16:00 h	same day
<b>Payments to accounts within RBA</b>		
Payment order – paper order	working hours of Bank branch	same day
Payment order, placed via: <ul style="list-style-type: none"> <li>- RBA iDIREKT internet banking,</li> <li>- mBIZ mobile banking,</li> <li>- CMI,</li> <li>- H2H,</li> <li>- TPP</li> </ul>	00:00 – 24:00 h	same day
Payment order – SWIFT MT101 / FileAct	by 19:00 h	same day
<b>Payment orders placed with the FINA</b>		
Payment via National Clearing System Transfer placed: <ul style="list-style-type: none"> <li>- paper order, magnetic medium</li> </ul>	by 14:15 h	same day
Payment via National Clearing System Transfer placed: <ul style="list-style-type: none"> <li>- electronically – the FINA e-plaćanja service</li> </ul>	by 14:45 h	same day
Payment to accounts within RBA placed: <ul style="list-style-type: none"> <li>- paper order, magnetic medium</li> </ul>	working hours of the FINA branch	same day
Payment to accounts within RBA placed: <ul style="list-style-type: none"> <li>- electronically – the FINA e-plaćanja service</li> </ul>	00:00 – 24:00 h	same day
Deposit payment order	working hours of the FINA branch	same day
Withdrawal payment order	working hours of the FINA branch	same day
Cash deposit into a FINA day-night depository	by 11:00 h	same day

## SEPA DIRECT DEBIT in KUNA

CUT-OFF TIMES FOR EXECUTION OF SEPA DD are implemented in accordance with the Rules of Core and B2B HRK SDD scheme.

SEPA DIRECT DEBIT in KUNA	DATE of RECEIPT	TIME of RECEIPT
<b>Creditor collecting DDs</b>		
SEPA DD orders pain.008, placed via: - RBA iDIREKT internet banking	14 CD before execution date at the earliest 1 IBD before execution date at the latest	00:00 – 24:00 h by 11:00 h
SEPA DD orders pain.007, placed via: - RBA iDIREKT internet banking o Revocation of database/order pain.008 before execution	14 CD before execution date at the earliest 1 IBD before execution date at the latest	00:00 – 24:00 h by 11:00 h
SEPA DD orders pain.007, placed via: - RBA iDIREKT internet banking o Reversal of database/order pain.008 after execution	1 IBD after execution date at the earliest 5 IBD after execution date at the latest	00:00 – 24:00 h by 11:00 h
<b>Debtor – B2B scheme</b>		
Refusal of order before execution, placed via: - RBA iDIREKT internet banking	1 IBD before execution date at the latest	by 23:45 h
Refusal of order before execution, placed via: - Paper request	2 BBD before execution date at the latest	by 11:00 h
Contracting on Debtor's Account transaction limit (complete prohibition of execution) - RBA iDIREKT internet banking	2 BBD before execution date at the latest	by 11:00 h
Contracting on Debtor's Account transaction limit (complete prohibition of execution) - Paper request	2 BBD before execution date at the latest	by 11:00 h
Mandate data delivery for SEPA DD order execution - RBA iDIREKT internet banking	1 CD before execution date at the latest	by 23:45 h
Mandate data delivery for SEPA DD order execution - Paper request	2 BBD before execution date at the latest	by 11:00 h

**SEPA DIRECT DEBITS** are executed on the Inter-Bank Business Day by 10:15 h as on the defined execution date at the latest.

FOREIGN CURRENCY PAYMENT TRANSACTIONS – NATIONAL PAYMENT TRANSACTIONS IN FCY, CROSS-BORDER AND INTERNATIONAL PAYMENT TRANSACTIONS	TIME OF RECEIPT	EXECUTION DATE	VALUE DATE
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Outflows			
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National and cross-border SEPA credit transfers	by 14:00 h	same day	same day
National credit transfers (non EUR)	by 15:45 h	same day	1 working day
URGENT payments in EUR currency (cross-border and national)	by 14:30 h	same day	same day
Non SEPA credit transfers (cross-border and international)*	by 15:45 h	same day	1 working day
URGENT non SEPA payments (cross-border and international)**	by 13:00 h	same day	same day

Inflows			
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Inflow processing	by 15:30 h	same day	by inflow value date
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Foreign currency exchange			
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Disbursement to an account with RBA	by 15:30 h	same day	same day
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CASH BUSINESS	TIME OF RECEIPT	EXECUTION DATE	VALUE DATE
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Cash deposit and withdrawal at the Bank teller counter	working hours of Bank branch	same day	same day
Cash deposit and withdrawal at the Bank ATM	00:00 – 24:00	same day	same day
Cash withdrawal announcement for amounts HRK 70,000.00 and exceeding, or the countervalue of EUR 10,000.00 for cash in foreign currency	by 13:00 h	1 working day	1 working day

Cash deposit into a day-night depository			
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Cash deposit into a day-night depository***	by 08:00 h	same day	same day
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\* 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).

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

\*\*\* Time of receipt refers to working days from Monday to Friday. If the branch working hours on the day of cash deposit is in the afternoon only, the date of execution and value date is 1 working day.

**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** – date of crediting the payee's Bank account.

**INTERBANK WORKING DAY (IBD)** – the day on which the Bank/FINA (except for Saturdays, Sundays and holidays).

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

**CANCELLATION OF PAYMENT FILE (WHICH WAS NOT CONVERTED INTO SINGLE PAYMENTS) – possible until 15:00 h on the day preceding the requested date for earliest payment order execution in file**

**WORKING HOURS OF BANK RETAIL OUTLET/BRANCH BUSINESS DAY (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](http://www.rba.hr).

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.

Applicable as of 1st July 2020.