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## TERM SCHEDULE – TIME FOR ACCEPTANCE AND PROCESSING OF PAYMENT ORDERS FOR INDIVIDUAL CLIENTS

### Domestic payment orders – cashless payments

		Acceptance time*	Processing time****
<b>I. Internal orders</b>			
I.1.	Paper form	Until end of working day of the Bank	Same day
I.2.	Electronic form below 300.000,00 RSD	24/7	Same day
I.3.	Electronic form above 300.000,00 RSD	Until 19.30h	Same day
<b>II. External orders**</b>			
II.1.	Paper form below 300.000,00 RSD	Until end of working day of the Bank	Same day
II.2.	Paper form above 300.000,00 RSD	Until 15.00h	Same day
II.3.	Electronic form below 300.000,00 RSD	24/7	Same day
II.4.	Electronic form above 300.000,00 RSD	Until 17.30h	Same day

### International payment orders – cashless payments

		Acceptance time*	Processing time****
<b>III. Internal orders</b>			
III.1.	Paper form	Until 13.30h	Same day
<b>IV. External orders***</b>			
IV.1.	Paper form	Until 11.30h	Same day

\* Acceptance time is the time until which orders need to be delivered in order to be processed the same working day of the Bank. All orders delivered within working days of the Bank but after the times defined by this Time schedule are considered as received on the next working day of the Bank. Working days of the Bank for processing orders in favor of beneficiaries in other banks (external orders) are days from Monday to Friday. On working days preceding state or religious holidays which are defined as non-working days in Republic of Serbia, Bank can shorten time for orders acceptance about which it will inform users in branch network as well as users submitting orders through e-banking applications.

\*\* Above stated times are applied solely for correctly filled in dinar orders with secured coverage for the order amount and applicable commission.

\*\*\* Above stated times are applied solely for correctly filled in foreign currencies orders with secured coverage for the order amount and applicable commission. Non-processing of the orders due to insufficient funds on the account is not considered as a rejection of the payment order and the Bank is not obliged to inform clients about it. Orders accepted by above stated times the Bank will process on the same working day by delivering the order to correspondent bank abroad. Actual time of crediting beneficiaries' account abroad depends on the legislation of beneficiaries' country and business rules of beneficiaries' bank.

\*\*\*\* The Bank reserves the right to process on the day of receipt of the order the ones accepted after the deadlines defined by this Term schedule, all within its capabilities.