

Poštová banka, a.s. (hereinafter referred to as "Poštová banka") carries out domestic transfer on the basis of payment order,

Payment order can be submitted for payment on the due date. Due date is a day when the bank carries out the transfer.

Terms for submitting of payment order in automated point of sale of Poštová banka (branch of Poštová banka)

Type of transfer	Submitting of payment order to Poštová banka	Debiting account of remitter by the amount	Crediting	
			account of client of Poštová banka by the amount	account of recipient at another bank by the amount
Standard transfer	during business hours of branch of Poštová banka with maturity on the day of delivering order	on the same day	on the same day	on the following business day
Priority transfer	on the business day during business hours of branch of Poštová banka until 2:00 PM	on the same day	-	on the same day
Standard electronic transfer	on due date of the order	on the same day	on the same day	no later than on the following business day

In standard transfer account of remitter is debited by the amount transferred on the due date if all conditions of payment order are met. Unless due date is specified on payment order, the bank will carry out the transfer no later than on the first business day after reception of the transfer order. Poštová banka will credit account of client of Poštová banka by amount transferred on the day of debiting account of remitter by the amount transferred. In inter-bank transfer, the amount transferred is sent to the bank of recipient on the following business day after account of remitter is debited by the amount transferred.

priority transfer

Priority transfer can be made only with agreement of Poštová banka. Client may require priority transfer at branch of Poštová banka on business day before 2:00 PM. Amount transferred is remitted to account of recipient at another bank on the same day.

standard electronic transfer

In standard transfer submitted to Poštová banka in electronic form, account of remitter is debited by the amount transferred and account of recipient – client of Poštová banka is credited by it on the due date. In inter-bank transfer, the amount transferred is sent to the bank of recipient no later than on the following business day after account of remitter is debited by the amount transferred.

Term for crediting account of client of Poštová banka by the amount transferred

Account of recipient is credited by the amount transferred in transfer from another bank on the date of crediting account of Poštová banka by the funds. If Poštová banka is unable to identify recipient of amount transferred, it will send the amount transferred to remitter or bank of the remitter without undue delay and such bank will credit account of remitter by the amount transferred without undue delay. If Poštová banka is unable to identify bank of recipient, it will inform client in form of written announcement.

Terms for submitting of payment order in non-automated point of sale of Poštová banka (operation of Slovenská pošta, a.s., hereinafter referred to as "post office")

Payment order must be submitted at the post office at least 2 business days in advance of due date.

Type of transfer	Submitting of payment order to Poštová banka	Debiting account of remitter by the amount	Crediting	
			account of client of Poštová banka by the amount	account of recipient at another bank by the amount
Standard transfer	during business hours of the post office with maturity at least 2 business days in advance	on the due date specified in payment order	on the date of debiting account of remitter by the amount transferred	on the following business day after the date of debiting account of remitter by the amount transferred

Standing order (establishment/change/cancellation of order) must be submitted at branch of Poštová banka 1 business day before the date of the first establishment/change/cancellation of payment order at non-automated point of sale of Poštová banka (post office) no later than 5 business days before the day of the first establishment/change/cancellation of payment order.

Collection authorisation (authorisation to collection/change/discharge of collection authorisation) must be submitted in advance to advised collection from account at branch of Poštová banka 1 business day in advance on non-automated point of sale of Poštová banka (post office) usually 5 business days before the date of the first call for collection.