

**PAYMENT SCHEDULE FOR RECEIVING AND EXECUTING
PAYMENT TRANSACTIONS**

Type of Payment Transaction	Time of Receipt	Time of Execution	Due Date
CASH PAYMENT TRANSACTIONS			
Cash Deposit/Withdrawal In-branch	Branch Opening Hours	Same Working Day	Same Working Day
NON-CASH PAYMENT TRANSACTIONS			
1. PAYMENT TRANSACTIONS in EUR			
1.1. National Payment Transactions in EUR			
Internal Payment Order Submitted In-branch (in paper)	Branch Opening Hours	Same Working Day	Same Working Day
Internal Payment Order Submitted by Internet Banking	until 12:00 PM	Same Working Day	Same Working Day
Interbank Payment Order Submitted In-branch (in paper)	until 2:30 PM	Same Working Day	Same Working Day
Interbank Payment Order Submitted by Internet Banking	until 3:00 PM	Same Working Day	Same Working Day
Interbank Payment Order - Urgent	until 3:00 PM	Same Working Day	Same Working Day
1.2. Cross Border Payment Transactions in EUR			
Internal Payment Order Submitted In-branch (in paper)	Branch Opening Hours	Same Working Day	Same Working Day
Internal Payment Order Submitted by Internet Banking	until 12:00 PM	Same Working Day	Same Working Day
Interbank Payment Order Submitted In-branch (in paper)	until 1:00 PM	Same Working Day	Same Working Day
Interbank Payment Order Submitted by Internet Banking	until 1:30 PM	Same Working Day	Same Working Day
Interbank Payment Order - Urgent	until 3:00 PM	Same Working Day	Same Working Day
1.3. International Payment Transactions in EUR			
Internal Payment Order Submitted In-branch (in paper)	Branch Opening Hours	Same Working Day	Same Working Day
Internal Payment Order Submitted by Internet Banking	until 12:00 PM	Same Working Day	Same Working Day
Interbank Payment Order Submitted In-branch (in paper)	until 1:00 PM	Same Working Day	Same Working Day
Interbank Payment Order Submitted by Internet Banking	until 1:30 PM	Same Working Day	Same Working Day
Interbank Payment Order - Urgent	until 3:00 PM	Same Working Day	Same Working Day
2. PAYMENT TRANSACTIONS IN FOREIGN CURRENCIES – national, cross border and international			
Internal Payment Order Submitted In-branch (in paper)	Branch Opening Hours	Same Working Day	Same Working Day
Internal Payment Order Submitted by Internet Banking	until 12:00 PM	Same Working Day	Same Working Day

Interbank Payment Order Submitted In-branch (in paper)	until 1:00 PM	Same Working Day	Same Working Day
Interbank Payment Order Submitted by Internet Banking	until 1:30 PM	Same Working Day	Same Working Day
Interbank Payment Order - Urgent	until 3:00 PM	Same Working Day	Same Working Day
3. FOREIGN CURRENCY PURCHASE AND SALE			
Purchase and Sale of Foreign Currency in Paper Form with Payments Made onto an Account held with the Bank	until 3:00 PM	Same Working Day	Same Working Day
Purchase and Sale of Foreign Currency in Paper Form with Payments Made onto an Account held with another Transaction Service Provider within Croatia	until 1:00 PM	Same Working Day	Same Working Day
Purchase and Sale of Foreign Currency through the Internet Banking System	until 12:00 PM	Same Working Day	Same Working Day

Notes:

The Bank refers to J&T banka d.d.

In-branch refers to a branch of J&T banka d.d.

Payment Transaction is every deposit, withdrawal or transfer of money initiated by the Payer of the Beneficiary.

Domestic Payment Transaction is a payment transaction involving the Payer's transaction service provider and the Beneficiary's transaction service provider both operating in the Republic of Croatia.

Cross border Payment Transaction is a payment transaction involving two transaction service providers, one of which (the Payer's or the Beneficiary's) operates within the Republic of Croatia and the other (the Payer's or the Beneficiary's) operates in compliance with the regulations of SEPA.

International Payment Transaction is a payment transaction involving two transaction service providers, of which one (the Payer's or the Beneficiary's) operates in the Republic of Croatia and the other (the Payer's or the Beneficiary's) operates in compliance with the regulations of a Third Country.

SEPA (Single Euro Payments Area) is a single payment market, which allows the Payers to give orders and accept payments in EUR under the same general conditions, rights and liabilities, no matter of their location and regardless whether the transactions relates to domestic or cross border payments. The SEPA Area is comprised of all EU Member States and Iceland, Lichtenstein, Norway, Switzerland, Monaco, Great Britain and San Marino.

Time of Receipt refers to the receipt of orders that will be executed on the working day and in the designated currency. For payment orders received after the deadline for that working day, all due dates shall be calculated as of the next working day. The next working day shall be defined as the date of execution of the order and the date of calculating the exchange date. Saturdays, Sundays, public holidays and bank holidays are not working days for EuroNKS ('EuroNCS' or the Euro National Clearing System) and TARGET2 (the Real-time Gross Settlement (RTGS) System) transactions, and payment orders received on these days will be executed on the next working day at the earliest. On working days that immediately precede public and bank holidays the Bank will only execute orders that are received before 12 PM, regardless of the type of order or the manner in which it is submitted.

The time of execution of a payment order shall be the day on which the Bank debits the Payer's account and on which the payment transaction towards the transaction provider has started, in accordance to the day and the time of order receipt.

The Due Date is the date of crediting the Transaction Service Providers' account of the Beneficiary. For cross border and international payment transactions which involve several transaction service providers, the Bank shall guarantee the due date only towards the first transaction service provider.

A Working Day is any day from Monday to Friday, except Saturday, Sunday or national holidays, on which the Bank operates, as well as all other participants to a payment transaction in order for it to be executed.

An Internal Payment Order is a payment order for accounts within J&T banka d.d.

An Urgent Interbank Payment Order shall be executed through TARGET2 (for national and cross border payment transactions in EUR) and SWIFT (international payment transactions in EUR and all payment transactions in foreign currencies). Execution through the TARGET2 system is possible for EUR payments if the payee's service provider is part of the TARGET2 system.

The Bank guarantees the execution within the beforementioned deadlines only for correct payment orders, which additionally implies that there are adequate funds on the Payer's account to cover the transaction and any of the Bank's fees apart from those which are part of a business operation in which the payment services are paid through a monthly invoice issued by the Bank. The Bank will reject any incorrect payment order and such an order shall be considered not received at all.

The Bank also reserves the right, in exceptional circumstances, to not adhere to the beforementioned deadlines. Exceptional circumstances shall be deemed those brought about by *force majeure* or any other unforeseen circumstances which result in the Bank being unable to execute a correctly submitted order. The Bank shall not be liable for any damages that result from a delay in the execution of a correctly submitted payment order caused by exceptional circumstances. Furthermore the Bank shall not be liable for any extension in the deadline for the execution or non-execution of payment orders that results from the implementation of measures that ensure compliance with any applicable national or international legislation regulating money laundering and terrorist financing.

This Payment Schedule shall be applied as of February 1st, 2024.