

1) Cut-off Time (CoT)*

a) CoT valid for 30.12.2024 (standard CoT):

CoT by distribution channel	Branch	Multicash Business banking ^{TB}	Internet banking ^{TB} Open banking ^{TB}	Application Tatra banka, VIAMO
SEPA payment inside SR, TB	17:00	18:00	cca 22:15	cca 22:15
SEPA payment outside SR	13:00	18:00	18:00	18:00 ¹
Instant payment inside SR	n/a	18:00 ²	24:00	24:00
Instant payment outside SR	n/a	18:00 ²	24:00	24:00 ¹
Foreign payment	13:00	18:00	18:00	n/a
Express payment in EUR	13:00	14:00	14:00	n/a
Express payment in foreign currency	9:30	9:30	9:30	n/a

¹ Application **Tatra banka** only

² **Bussines** banking^{TB} only

b) CoT valid on 31.12.2024 (Tuesday):

CoT by distribution channel	Branch	Multicash Business banking ^{TB}	Internet banking ^{TB} Open banking ^{TB}	Application Tatra banka, VIAMO
SEPA payment inside SR, TB	12:00	18:00	cca 22:15	cca 22:15
SEPA payment outside SR	12:00	18:00	18:00	18:00 ¹
Instant payment inside SR	n/a	18:00 ²	24:00	24:00
Instant payment outside SR	n/a	18:00 ²	24:00	24:00 ¹
Foreign payment	12:00	18:00	18:00	n/a
Express payment in EUR	12:00	14:00	14:00	n/a
Express payment in foreign currency	9:30	9:30	9:30	n/a

¹ Application **Tatra banka** only

² **Bussines** banking^{TB} only

2) Processing and settlement of outbound payments

a) SEPA payment orders in favour of Tatra banka clients, so called intra-bank payment orders:

Receipt to CoT** on date	Processing date = date of debit to the payer's account	Date of credit to the beneficiary's bank account
30.12.2024 (Mo)	30.12.2024	30.12.2024
31.12.2024 (Tu)	31.12.2024	31.12.2024

b) Instant SEPA payments (inside and outside SR):

Receipt to CoT** on date	Processing date = date of debit to the payer's account	Date of credit to the beneficiary's bank account
30.12.2024 (Mo)	30.12.2024	30.12.2024
31.12.2024 (Tu)	31.12.2024	31.12.2024

c) SEPA payments inside SR:

Receipt to CoT** on date	Processing date = date of debit to the payer's account	Date of credit to the beneficiary's bank account
30.12.2024 (Mo)	30.12.2024	31.12.2024
31.12.2024 (Tu)	31.12.2024	02.01.2025

d) SEPA payments outside SR:

Receipt to CoT** on date	Processing date = date of debit to the payer's account	Date of credit to the beneficiary's bank account
30.12.2024 (Mo)	30.12.2024	31.12.2024
31.12.2024 (Tu)	31.12.2024	02.01.2025

e) If you require the payment to be **shown in the statement for the year 2024**, SEPA instant, SEPA standard payment, or EUR payment within TB, enter via Internet banking^{TB}, Open Banking^{TB}, or the Tatra banka application **no later than 31.12.2024 by 22:15**. Payment to a foreign bank or payment in foreign currency must be made **by 18:00**.

f) Standing orders:

Standing orders with maturity date 01.01.2025 will be executed on 31.12.2024.

g) SEPA direct debits:

Terms and conditions for SEPA direct debits remain unchanged.

3) Processing and settlement of inbound payments

Receipt date	Date of credit in beneficiary's bank account
30.12.2024 (Mo)	30.12.2024
31.12.2024 (Tu)	31.12.2024
01.01.2025 (We)	01.01.2025 ³
02.01.2025 (Th)	02.01.2025

³ valid for instant payments only

* **CoT** – is the time by which the Bank accepts or receives payment orders or other types of orders and by which it executes transactions under the maturity date of the order placement or receipt. The Bank processes accepted or received payment or other orders during the entire Bank Working Day. Payment or other orders the Bank receives after the Cut-off Time are deemed received on the following Bank Working Day. The Bank approves the Cut-off Time and publishes it at its Business Premises.

** Payment orders received that day **after** CoT will be processed on the next bank working day.