

## BUSINESS HOURS FOR TRANSACTION ACCOUNT OPERATIONS

Business days of European payment and settlement system (SEPA, TARGET 2), and business days in Slovenia for payments in currency EUR:

- in Slovenia a business day shall be every day other than Saturdays, Sundays and public holidays under applicable legislation,
- for European payment and settlement system a business day shall be every day other than Saturdays, Sundays and six days, when European payment and settlement system in currency EUR does not operate.
- a day, when European payment and settlement system in currency EUR does not operate and it is Slovenian business day, Slovenian interbank payment infrastructure does not work. It is bank's decision, if it will be operative in currency EUR on that day or not, and in which way.

### 1.1 Outgoing payment orders

Table 1: Outgoing payment orders for domestic payment transactions in EUR for residents<sup>1</sup>

PAYMENT ORDER TYPE	THE METHOD OF EXECUTION	TIME OF RECEIPT OF PAYMENT ORDER	EXECUTION OF PAYMENT ORDER
Paper payment orders	Standard payment order	Until 14:00	The same business day
	Urgent payment order	Until 14:00	The same business day
	Internal payment order	Until 14:00	The same business day
Electronic payment orders	Standard payment order	Until 15:30	The same business day
	Urgent payment order	Until 15:30	The same business day
	Mass payments	Until 15:30	The same business day
	Internal payment order	Until 16:30	The same business day

Table 2: Outgoing payment orders for cross-border and other payment transactions

PAYMENT ORDER TYPE	TIME OF RECEIPT OF PAYMENT ORDER	EXECUTION OF PAYMENT ORDER
SEPA payment orders <sup>2</sup>	Until 13:00	The same business day
Other paper payment orders	Until 14:00	-The next business day for cross-border payments in the currency of the member state* -Within next two (2) business days for other payments**
Other electronic payment orders	Until 15:15	-The next business day for cross-border payments in the currency of the member state* -Within next two (2) business days for other payments**
Urgent payment orders in EUR and USD	Until 13:00	The same business day <sup>3</sup>
Urgent payment orders in other currencies	Until 9:00	The same business day <sup>3</sup>

\*Cross-border payments in the currency of the member state are payments within European Economic Area in the following currencies: EUR, CHF, DKK, NOK, SEK, HRK, BGN, SZK, HUF, PLN, RON, ISK

\*\*The bank executes other payment transactions according to the principles of good banking practice. For these payment transactions the bank can not provide or guarantee the time of receipt of a payment on the recipient's side. According to accepted international business practice, the value date of these payments is generally two business days after receipt of a payment order. The bank directs payment orders by the shortest route to the payment service provider of the recipient of the payment, using its network of current account and correspondent banks and European payment systems.

<sup>1</sup> Business Hours for domestic payment transactions in foreign currency, conversion orders and domestic payment transactions from non-resident accounts are in the Table 3.

<sup>2</sup> Valid if the recipient bank is SEPA achievable, otherwise execution is on the next business day.

<sup>3</sup> Execution of urgent payment orders with value date the same business day according to the bank's Tariff.

Table 3: Domestic payment transactions in foreign currency, conversion orders and domestic payment transactions from non-resident accounts

PAYMENT ORDER TYPE	TIME OF RECEIPT OF PAYMENT ORDER	EXECUTION OF PAYMENT ORDER
<b>Electronic order - foreign/domestic currency to account with other bank in Slovenia</b>	Until 15:00	-The same business day for payments in EUR -The next business day for payments in other currencies
<b>Paper order - foreign/domestic currency to account with other bank in Slovenia</b>	Until 14:00	-The same business day for payments in EUR -The next business day for payments in other currencies
<b>Internal order (foreign/foreign, EUR/foreign, foreign /EUR)</b>	Until 15:30	The same business day

Payment orders received after the hours specified in the above tables shall be deemed received at the beginning of the next business day.

## 1.2 Incoming payment orders

Table 4: Incoming payment orders for domestic payment transactions in EUR for residents<sup>4</sup>

PAYMENT ORDER TYPE	TIME OF RECEIPT OF PAYMENT ORDER	DATE OF CREDIT OF THE TRANSACTION ACCOUNT
<b>Incoming payment orders</b>	Until 16:45	The same business day
<b>Depositing of cash into day and night vault (only for legal entities)</b>	Until 08:00	No later than two (2) business days

Table 5: Incoming payment orders for cross-border and other payment transactions, domestic incoming payment orders in foreign currencies and incoming payment orders for non-residents<sup>4</sup>

PAYMENT ORDER TYPE	TIME OF RECEIPT OF PAYMENT ORDER	DATE OF CREDIT OF THE TRANSACTION ACCOUNT
<b>Payment orders with value date on the same day</b>	Until 16:00*	The same business day
<b>Payment orders with past value date</b>	Until 16:00*	On the date of receipt
<b>Transfer of incoming credit transfer to another bank in Slovenia</b>	Until 15:00	Transfer executed on the same business day

\*Valid for all incoming payments processed with STP (Straight through processing) principle. For incoming payments where manual intervention is needed, bank will act on the best effort basis.

Incoming payments with value date on a non-business day will be processed on the next business day.

## 1.3 SEPA direct debits

Table 6: Domestic and cross-border SEPA direct debits

	CORE Scheme	B2B Scheme
<b>Submitting notice on issued consent</b>	/	2 business days before value date until 15:00
<b>Submitting SEPA direct debits payment orders</b>	Not more than 14 days, not later than 2 business days before value date until 15:00	Not more than 14 days, not later than 2 business days before value date until 15:00
<b>Revocation of SEPA direct debit orders by the recipient of payment</b>	No later than 1 business day before value date until 12:30	No later than 1 business day before value date until 15:00
<b>Ensuring coverage on the payer's account</b>	No later than on the value date until 9:00	No later than on the value date until 9:00

<sup>4</sup> If the credit payment orders do not include all necessary data on the payer or recipient of payment, the bank credits the recipient of payment's account on the same business day if it determines the missing data by itself. If the data on the recipient of payment or payer has to be acquired from the payer's bank, the bank credits the recipient's account when the data is acquired.

## 1.4 Cancellation and rejection of payment orders

If the user wants to cancel the payment order submitted to the bank with value date in advance, he must deliver a written request to the account officer or in a prescribed way by electronic banking system, but not later than until 15:00 on the business day before the value date of the payment order.

Payment orders for SEPA direct debits are revoked by the recipient of payment in line with Business Hours in the item 1.3.

## 1.5 Collection of Bills of Exchange and Enforcement Drafts

	TIME OF RECEIPT OF PAYMENT ORDER	EXECUTION OF PAYMENT ORDER	ADDRESS FOR RECEIPT OF BILL OF EXCHANGE AND ENFORCEMENT DRAFT
Collection of Bills of Exchange* (recommended by post or personally)	Until 13:00	The same business day	Recommended by post: UniCredit Banka Slovenija, d.d., <b>Osnovne bančne storitve</b> , Ameriška ulica 2, 1000 Ljubljana Personally: at the bank's reception desk in the 11 <sup>th</sup> floor <b>until 16:00</b>
Collection of Enforcement Drafts ** (recommended by post or personally)	Until 13:00	The same business day	Recommended by post: UniCredit Banka Slovenija, d.d., <b>Osnovne bančne storitve</b> , Ameriška ulica 2, 1000 Ljubljana Personally: at the bank's reception desk in the 11 <sup>th</sup> floor <b>until 16:00</b>

\* A bill of exchange can be presented for collection on its maturity date or on one of the two business days immediately following the maturity date. A creditor may also present a bill of exchange to the bank one day, but not more than five business days before its maturity date.

\*\* Enforcement Draft can be presented for collection firstly one day after its maturity date and no later than three years from the maturity date.

A Bill of Exchange/Enforcement Draft is deemed to be delivered after it is being received on the above mentioned address for receipt. Bills of Exchange/Enforcement Drafts shall be submitted to the bank by above mentioned hour of individual day, otherwise they shall be deemed to have been submitted the following working day. For collection of Bills of Exchange/Enforcement Drafts, the bank in accordance with internal procedures and regulations regarding the payment services and collection at banks, will consider as available balance on the account all incoming payments booked until 14:30 on the paying day.

Bill of exchange could be read in EUR or in foreign currency. If the bill of exchange reads in foreign currency and the payment is done in EUR, the bank considers the exchange rate written on the bill of exchange. If the exchange rate is not written, the bank converts it into EUR using buy exchange rate valid on the day of payment.

## 1.6 Information

Information for legal entities, entrepreneurs, independent professional occupations and individuals: every business day within business hours in the branches of the bank.

**Validity: 1.7.2022**