

Effective from May 4, 2026.

## TERM PLAN FOR RECEIVING AND EXECUTING LEGAL ENTITIES AND ENTREPRENEURS PAYMENT ORDERS

**Foreign payments, foreign currency transactions in the Republic of Serbia and dinar transactions with non-residents**

PAYMENT ORDER	TIME OF ORDER RECEIPT (Monday - Friday)	ORDER EXECUTION	EXPECTED DATE OF CREDITING PAYEE'S ACCOUNT
<b>1) Cashless transfer of funds to payment accounts abroad - SWIFT</b>			
<b>Order initiated through mobile banking or electronically</b>	Up to 13:00h	Same day	EUR, USD T+1 Other foreign currencies T+3
	After 13:00h	Following working day	EUR, USD T+2 Other foreign currencies T+4
<b>Order initiated at Bank's branches</b>	Up to 11:00h	Same day	EUR, USD T+1 Other foreign currencies T+3
	After 11:00h	Following working day	EUR, USD T+2 Other foreign currencies T+4
<b>1a) Cashless transfer of funds to payment accounts abroad in EUR currency – SEPA credit transfer*</b>			
<b>Order initiated through mobile banking or electronically</b>	Up to 13:00h	Same day	T+0*
	After 13:00h	Following working day	T+1
<b>Order initiated at Bank's branches</b>	Up to 11:00h	Same day	T+0
	After 11:00h	Following working day	T+1
*Orders that require additional correspondence or are delivered just before cut-off time may be executed on T+1 *The beneficiary's bank is part of the SEPA payment schemes and complete list of participating banks can be found on the EBA clearing website <a href="https://www.ebaclearing.eu/services-sepa-payments/step2-sct/participants/">https://www.ebaclearing.eu/services-sepa-payments/step2-sct/participants/</a> *User's account number is in IBAN format *Cost option SHA			
<b>1b) Cashless transfer of funds to payment accounts abroad in EUR currency through the international clearing of the NBS**</b>			
<b>Order initiated through mobile banking or electronically</b>	Up to 13:00h	Same day	T+0**
	After 13:00h	Following working day	T+1
<b>Order initiated at Bank's branches</b>	Up to 11:00h	Same day	T+0
	After 11:00h	Following working day	T+1
**Orders that require additional correspondence or are delivered just before cut-off time may be executed on T+1 **The inflow beneficiary bank is part of the International and Interbank Clearing System NBS. The complete list of participating banks can be found on the NBS website <a href="https://nbs.rs/en/ciljevi-i-funkcije/platni-sistem/nbs-operator/kliring/index.html">https://nbs.rs/en/ciljevi-i-funkcije/platni-sistem/nbs-operator/kliring/index.html</a> ; **User's account number is in IBAN format; **Cost option SHA			
<b>2) Cashless transfer of funds to payment accounts in the Republic of Serbia in foreign currency - SWIFT</b>			
<b>Order initiated through mobile banking or electronically</b>	Up to 13:00h	Same day	EUR, USD T+1 Other foreign currencies T+3
	After 13:00h	Following working day	EUR, USD T+2

			Other foreign currencies T+4
<b>Order initiated at Bank's branches</b>	Up to 11:00h	Same day	EUR, USD T+1
	After 11:00h	Following working day	Other foreign currencies T+3
			EUR, USD T+2
			Other foreign currencies T+4
<b>2a) Cashless transfer of funds to payment accounts in the Republic of Serbia in EUR currency – SEPA credit transfer*</b>			
<b>Order initiated trough mobile banking or electronically</b>	Up to 13:00h	Same day	T+0*
	After 13:00h	Following working day	T+1
<b>Order initiated at Bank's branches</b>	Up to 11:00h	Same day	T+0
	After 11:00h	Following working day	T+1
<p>*Orders that require additional correspondence or are delivered just before cut-off time may be executed on T+1</p> <p>* The beneficiary's bank is part of the SEPA payment schemes and complete list of participating banks can be found on the EBA clearing website <a href="https://www.ebaclearing.eu/services-sepa-payments/step2-sct/participants/">https://www.ebaclearing.eu/services-sepa-payments/step2-sct/participants/</a></p> <p>*User's account number is in IBAN format</p> <p>*Cost option SHA</p>			
<b>2b) Cashless transfer of funds to payment accounts in the Republic of Serbia in EUR currency through interbank clearing of the NBS **</b>			
<b>Order initiated trough mobile banking or electronically</b>	Up to 13:00h	Same day	T+0
	After 13:00h	Following working day	T+1
<b>Order initiated at Bank's branches</b>	Up to 11:00h	Same day	T+0
	After 11:00h	Following working day	T+1
<p>**Orders that require additional correspondence or are delivered just before cut-off time may be executed on T+1</p> <p>**The inflow beneficiary bank is part of the International and Interbank Clearing System NBS. The complete list of participating banks can be found on the NBS website <a href="https://nbs.rs/en/ciljevi-i-funkcije/platni-sistem/nbs-operator/kliring/index.html">https://nbs.rs/en/ciljevi-i-funkcije/platni-sistem/nbs-operator/kliring/index.html</a></p> <p>**User's account number is in IBAN format</p> <p>**Cost option SHA</p>			
<b>3) Cashless transfer of funds to the payment accounts of non-residents and/or from the payment accounts of non-residents in dinars in the Republic of Serbia</b>			
<b>Order initiated trough mobile banking or electronically</b>	Up to 13:00h	Same day	T+0
	After 13:00h	Following working day	T+1
<b>Order initiated at Bank's branches</b>	Up to 11:00h	Same day	T+0
	After 11:00h	Following working day	T+1
<b>4) Cashless transfer of funds to payment accounts in the Bank in foreign currency and dinars</b>			
<b>Order initiated trough mobile banking or electronically</b>	Up to 14:00h	Same day	T+0
	After 14:00h	Following working day	T+1
<b>Order initiated at Bank's branches</b>	Up to 11:00h	Same day	T+0
	After 11:00h	Following working day	T+1

T – (Today) – business day on which the payment order was received

#### **ADDITIONAL PROVISIONS**

Execution within the specified period assumes the legal correctness of the order received, the documentation on the basis of which the payment is made if it is prescribed, that is, if the client does not have an agreement on the execution of the order for payment abroad without submitting the documentation, as well as provided funds to cover the payment amount and the associated fees.

A payment order received on weekends, public holidays or after cut off time defined in the term plan, will be executed by the Bank on the following working day. The same applies in the case of reduced working hours of the Bank prior to holidays. The Bank may process on the same day payment orders received after cut off time, in accordance with its capabilities.

„ORDER EXECUTION“ as stated in the tables, represents the date when the Bank sent an authenticated message instructing the correspondent bank to forward the funds to the payee's bank in accordance with its term plan, i.e. in the case of transactions in the Bank, the day when it approved the payee's account.

„EXPECTED DATE OF CREDITING PAYEE'S ACCOUNT“ is the date on which it is expected that the payee's bank, if it is different from the Bank, will approve the payee's account, and which does not depend on the Bank and is determined by the contractual relationship between that bank and the payee.

The bank obliges to process a duly completed payment order to a user in a member state of the European Union, in the amount up to EUR 50,000.00 delivered during the day up to 13h, on the same day by issuing the order to a correspondent bank abroad, and to execute orders received after that time on the following working day.

Incoming transfers from abroad are processed on business days, or on the following working day if the funds arrive on non-working days.

The bank reserves the right to deviate from the specified deadlines in emergency situations, as well as in cases involving the application of regulations governing the prevention of money laundering and terrorist financing and/or the implementation of international sanctions regimes. Any reason of force majeure due to which the Bank is not technically able to execute the delivered correct order is considered an emergency situation. In case of delay in the execution of the correct order due to the occurrence of an emergency situation, interest or any other form of compensation is not paid.

The user of payment services is obliged to monitor any changes in the Term Plan in the Bank's branches, that is, on the Bank's website.