

In application from May 04, 2026

## TERM PLAN FOR RECEIVING AND EXECUTING INDIVIDUALS PAYMENT ORDERS INTERNATIONAL PAYMENT TRANSACTIONS

**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>Payment order submitted via mobile or electronic banking</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 submitted at a branch</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 – SEPA credit transfer *</b>			
<b>Payment order submitted via mobile or electronic banking</b>	Up to 13:00h	Same day	T+0*
	After 13:00h	Following working day	T+1
<b>Order submitted at a branch</b>	Up to 11:00h	Same day	T+0
	After 11:00h	Following working day	T+1
* Orders that require additional correspondence or are submitted shortly before the cut-off time may be approved on a T+1 basis * The payment beneficiary's bank is a participant in the SEPA payment schemes, and the full list of participating banks is available 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> * The beneficiary's account number is in IBAN format * SHA charging option			
<b>1b) Cashless transfer of funds to payment accounts abroad in EUR – International clearing system of the National Bank of Serbia **</b>			
<b>Payment order submitted via mobile or electronic banking</b>	Up to 13:00h	Same day	T+0**
	After 13:00h	Following working day	T+1
<b>Order submitted at a branch</b>	Up to 11:00h	Same day	T+0
	After 11:00h	Following working	T+1
** Orders requiring additional correspondence or submitted immediately prior to the cut-off time may be approved on a T+1 basis ** The beneficiary bank is a participant in the International and Interbank Clearing System of the National Bank of Serbia. The complete list of participating banks is available on the National Bank of Serbia's website <a href="https://nbs.rs/sr/ciljevi-i-funkcije/platni-sistem/nbs-operator/kliring/">https://nbs.rs/sr/ciljevi-i-funkcije/platni-sistem/nbs-operator/kliring/</a> ; ** The beneficiary's account number is in IBAN format; ** SHA charging option			

<b>2) Cashless transfer of funds to payment accounts in the Republic of Serbia in foreign currency</b>			
<b>- SWIFT</b>			
<b>Payment order submitted via mobile or electronic banking</b>	Up to 13:00h	Same day	EUR, USD T+1
	After 13:00h	Following working	Other foreign currencies T+3
<b>Order submitted at a branch</b>	Up to 11:00h	Same day	EUR, USD T+2
	After 11:00h	Following working	Other foreign currencies T+4
<b>2a) Cashless transfer of funds to payment accounts in the Republic of Serbia in EUR</b>			
<b>- SEPA credit transfer*</b>			
<b>Payment order submitted via mobile or electronic banking</b>	Up to 13:00h	Same day	T+0*
	After 13:00h	Following working	T+1
<b>Order submitted at a branch</b>	Up to 11:00h	Same day	T+0
	After 11:00h	Following working	T+1
* Orders requiring additional correspondence or submitted immediately prior to the cut-off time may be approved on a T+1 basis * The payment service provider of the payer is a participant in the SEPA payment schemes, and the complete list of banks is available 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> * The beneficiary's account number is in IBAN format * SHA charging option			
<b>2b) Cashless transfer of funds to payment accounts in the Republic of Serbia in EUR</b>			
<b>- International clearing system of the National Bank of Serbia **</b>			
<b>Payment order submitted via mobile or electronic banking</b>	Up to 13:00h	Same day	T+0
	After 13:00h	Following working	T+1
<b>Order submitted at a branch</b>	Up to 11:00h	Same day	T+0
	After 11:00h	Following working	T+1
** Orders requiring additional correspondence or submitted immediately prior to the cut-off time may be approved on a T+1 basis ** The beneficiary bank is a participant in the International and Interbank Clearing System of the National Bank of Serbia. The complete list of participating banks is available on the National Bank of Serbia's website <a href="https://nbs.rs/sr/ciljevi-i-funkcije/platni-sistem/nbs-operator/kliring/">https://nbs.rs/sr/ciljevi-i-funkcije/platni-sistem/nbs-operator/kliring/</a> ** The beneficiary's account number is in IBAN format ** SHA charging option			
<b>3) Cashless transfer of funds to non-residents' payment accounts and/or from non-residents' payment accounts in Serbian dinars in the Republic of Serbia</b>			
<b>Payment order submitted via mobile or electronic banking</b>	Up to 13:00h	Same day	T+0
	After 13:00h	Following working	T+1
<b>Order submitted at a branch</b>	Up to 11:00h	Same day	T+0
	After 11:00h	Following working	T+1
<b>4) Cashless transfer of funds to payment accounts within the Bank in foreign currency and in Serbian dinars</b>			

<b>Payment order submitted via mobile or electronic banking</b>	Up to 14:00h	Same day	T+0
	After 14:00h	Following working	T+1
<b>Order submitted at a branch</b>	Up to 11:00h	Same day	T+0
	After 11:00h	Following working	T+1

**T – (Today) – the business day on which the order is received**

**ADDITIONAL PROVISIONS**

Execution within the specified timeframe assumes the legal validity of the received order, the required supporting documentation on the basis of which the payment is made, where prescribed, as well as sufficient funds to cover the payment amount and the applicable fees.

Payment orders received during weekends, public holidays, or after the time limits defined in the Term Plan shall be processed by the Bank on the next business day. The same applies in cases of the Bank’s reduced working hours prior to public holidays. Subject to its operational capabilities, the Bank may process on the same day payment orders received after the deadlines defined in the Term Plan.

“EXECUTION OF AN ORDER”, as stated in the tables, represents the date on which the Bank has sent an authenticated message instructing the correspondent bank to forward the funds to the beneficiary’s bank in accordance with its timeline, or, in the case of transactions within the Bank, the date on which the beneficiary’s account was credited.

“EXPECTED DATE OF CREDITING THE BENEFICIARY’S ACCOUNT” is the date on which the beneficiary’s bank is expected to credit the beneficiary’s account, which is not dependent on the Bank and is determined by the contractual relationship between that bank and the beneficiary.

The Bank undertakes to process a duly completed payment order to a beneficiary in a Member State of the European Union, in an amount of up to EUR 50,000.00, submitted during the business day by 1:00 p.m., on the same day by issuing an order to the correspondent bank abroad, while payment orders received after that time shall be executed on the next business day.

Incoming payments from abroad are processed on business days, or on the first business day in the event that the funds are received on non-working days.

The Bank reserves the right, in extraordinary circumstances, as well as in cases of application of regulations governing the prevention of money laundering and terrorist financing and/or as a result of the application of international sanctions regimes, to deviate from the stated deadlines. An extraordinary circumstance shall be deemed to be any force majeure event due to which the Bank is technically unable to execute a duly submitted and valid order. In the event of a delay in the execution of a valid order caused by the occurrence of an extraordinary circumstance, no interest or any other form of compensation shall be payable.

The payment service user is obliged to monitor any amendments to the Term Plan at the Bank’s branches and/or on the Bank’s website.