

**DAILY SCHEDULE FOR RECEPTION AND EXECUTION OF INDIVIDUALS  
AND FARMERS PAYMENT ORDERS**

**1) INTERNAL PAYMENT TRANSACTIONS**

PAYMENT ORDER	TIME OF ORDER RECEIPT	ORDER EXECUTION
<b>Monday - Friday</b>		
<b>Transfer order/ Payment order for crediting</b> individual's account – submitted at the Bank's branch	In line with the working hours of the branch	Same day
<b>Transfer order/ Payment order for crediting</b> Legal entity/Entrepreneur's account – submitted at the Bank's branch	In line with the working hours of the branch, by 7.30 p.m. at the latest	Same day
<b>Transfer order for crediting</b> individual's account – submitted by electronic or mobile banking	Nonstop	Same day
<b>Transfer order for crediting</b> Legal entity/Entrepreneur's account - submitted by electronic or mobile banking	By 7.30 p.m.	Same day
<b>Payment withdrawal order</b>	In line with the working hours of the branch	Same day
<b>Instant Transfer order</b> – submitted at the Bank's branch	In line with the working hours of the branch	Same day
<b>Instant Transfer order</b> - submitted by electronic or mobile banking	Nonstop	Same day
<b>Saturday</b>		
<b>Transfer order/ Payment order for crediting</b> individual's account – submitted at the Bank's branch	In line with the working hours of the branch	Same day
<b>Transfer order/ Payment order for crediting</b> Legal entity/Entrepreneur's account – submitted at the Bank's branch	In line with the working hours of the branch	Same day
<b>Transfer order for crediting</b> individual's account – submitted by electronic or mobile banking	Nonstop	Same day
<b>Transfer order for crediting</b> Legal entity/Entrepreneur's account - submitted by electronic or mobile banking	By 2 p.m.	Same day
<b>Payment withdrawal order</b>	In line with the working hours of the branch, by 2 p.m. at the latest	Same day
<b>Instant Transfer order</b> – submitted at the Bank's branch	In line with the working hours of the branch, by 2 p.m. at the latest	Same day
<b>Instant Transfer order</b> - submitted by electronic or mobile banking	Nonstop	Same day
<b>Sunday and holiday</b>		
<b>Transfer order for crediting</b> individual's account – submitted by electronic or mobile banking	Nonstop	Same day
<b>Instant Transfer order</b> - submitted by electronic or mobile banking	Nonstop	Same day

**2) EXTERNAL PAYMENT TRANSACTIONS**

PAYMENT ORDER	TIME OF ORDER RECEIPT	ORDER EXECUTION
<b>Monday - Friday</b>		
<b>Transfer order/ Payment order for crediting</b> submitted	Up to an hour before the end of	Same day

at the Bank's branch	working hours of the branch, by 5 p.m. at the latest	
<b>Transfer order</b> – submitted by electronic or mobile banking	By 5 p.m.	Same day
<b>Instant Transfer order</b> - submitted by electronic or mobile banking	Nonstop	Same day
<b>Instant Transfer order/ Payment order for crediting</b> submitted at the Bank's branch	In line with the working hours of the branch	Same day
<b>Saturday</b>		
<b>Transfer order/ Payment order for crediting</b> submitted at the Bank's branch	Up to an hour before the end of working hours of the branch, by 2 p.m. at the latest	Following working day
<b>Transfer order</b> – submitted by electronic or mobile banking	Nonstop	Following working day
<b>Instant Transfer order</b> - submitted by electronic or mobile banking	Nonstop	Same day
<b>Instant Transfer order/ Payment order for crediting</b> submitted at the Bank's branch	In line with the working hours of the branch	Same day
<b>Sunday and holiday</b>		
<b>Instant Transfer order</b> - submitted by electronic or mobile banking	Nonstop	Same day

### 3) INCOMING PAYMENTS FROM OTHER BANKS

PAYMENT ORDER	TIME OF ORDER RECEIPT	ACCOUNT CREDITING
Orders received by <b>RTGS i Clearing</b> system of NBS	By 6 p.m. (Monday – Friday)	Same day
Orders received by <b>IPS</b> payment system of NBS	Nonstop	Same day

### ADDITIONAL PROVISIONS

- Working day is every day from Monday to Saturday, except holidays, when the Bank receives payment orders for execution in line with the working hours of its branches, i.e. the time when the receipt of electronic transfer orders is enabled. For internal payments, Saturday is also considered as a working day;
- Working day for Instant payment orders is every calendar day with no exception;
- Instant order is:

Transfer order up to amount of RSD 300.000 (including this amount):

- submitted at the Bank's branch,
- submitted by electronic or mobile banking

Payment order for crediting up to amount of RSD 300.000 (including this amount)

**DEVIATIONS FROM AND CHANGES TO THE DAILY SCHEDULE**

- If the execution of the payment order is agreed upon by a special Agreement with the Consumer of payment services or it is prescribed by special Law provisions.
- Because of limitations in the work of the Bank's payment system or the payment system of the National Bank of Serbia, or the payment system of another payment Institution.