

CUT - OFF TIME FOR INTERNET BANKING TRANSACTIONS				
A/A	TRANSACTION TYPE	TRANSACTION CURRENCY	CUT OFF TIME FOR BRANCH USERS	
			AMOUNT UP TO €20.000,00 (or equivalent)	AMOUNT OVER €20.000,00 (or equivalent)
1	SWIFT TRANSFERS (2 DAYS VALUE)	EUR, USD, GBP, JPY, AUD, CAD, CHF, DKK, NOK, RUB, SEK	13:30	13:30
2	SWIFT TRANSFERS (NEXT DAY VALUE)	EUR, USD, GBP	13:30	13:30
		RUB	12:30	12:30
3	SWIFT TRANSFERS (SAME DAY VALUE)	EUR, USD, GBP	13:30	13:30
		RUB	10:30	10:30
4	SEPA TRANSFERS	EUR	13:30	13:30
5	INTERNAL FUND TRANSFERS BETWEEN SAME CUSTOMER ACCOUNTS	ORDERING CUSTOMER ACCOUNT'S CURRENCY/TRANSFER AMOUNT IN SAME CURRENCY	17:00	17:00
		ORDERING CUSTOMER ACCOUNT'S CURRENCY/TRANSFER AMOUNT IN DIFFERENT CURRENCY	17:00	14:15
6	INTERNAL FUND TRANSFERS TO THIRD PARTY ACCOUNTS	ORDERING CUSTOMER ACCOUNT'S CURRENCY/TRANSFER AMOUNT IN SAME OR DIFFERENT CURRENCY	17:00	14:15
7	TRANSFER TO CREDIT CARD ACCOUNTS	ORDERING CUSTOMER ACCOUNT'S CURRENCY/TRANSFER AMOUNT IN SAME OR DIFFERENT CURRENCY	16:00	14:15
8	CHEQUE BOOK ORDER	N/A	17:00	
9	CHEQUE STOP PAYMENT (*)	N/A	17:00	
10	UTILITY BILLS PAYMENT	EUR	17:00	
11	TAX PAYMENT	EUR	17:00	
*The service of cheque stop payment is available only on working days between 08:30 to 17:00 (local time).				