

## The schedule for processing and settlement of all transactions received at desk

### **RON Payment Orders**

#### Interbank Payment Orders:

Received from the customer until 13:00 will be processed and settled in the same working day;

Received from the customer between 13:00 – 17:00 will be processed in the same working day but settled the following day;

#### In-house payment orders:

Received from the customer between 9:00 – 17:00 will be processed and settled in the same working day.

### **Currency payment orders**

#### Spot:

Received by the customer in day T until 14:00, will be processed in the same working day with value date T+1;

Received by the customer in day T, between 14:00 – 17:00, will be processed the following day, T+1, with the value date T+2; the amounts will be debited from the customer's account in day T+1;

#### Urgent:

Received from the customer in day T until 14:00, will be processed in the same day with the same value date.

Received from the customer in day T between 14:00-17:00 will be processed in the current day with value date T+1.

### **Debit instruments**

#### Interbank debit instruments sent to collection

Received from the customer in T-2 until 13:00, will be processed in the same working day. Settlement will be done corresponding to the Transfond schedule.

#### In-house debit instruments sent to collection

Received from customer in T-1, will be processed and settled in T, at 16:00.

#### Debit instruments received for payment

Received from Transfond in T-2, will be processed in the same working day; settlement will be done corresponding to the Transfond schedule in T-1, at 16:00.

### **Exchanges**

Received from customer from Monday to Friday, until 16:00, will be processed and settled in the same working day;

Received from the customer outside working days and/or after 16:00, will be processed and settled in the next working day with the exchange rate available in the day when it is being processed.

### **Deposits**

The requests of creating deposits or liquidation of deposits received until 17:00 will be processed in the same working day.

The requests of creating deposits or liquidation of deposits received after 17:00 or outside working days will be processed in the following working day