

**TERM PLAN FOR RECEIVING AND EXECUTING INDIVIDUALS AND FARMERS
PAYMENT ORDERS - DOMESTIC PAYMENT TRANSACTIONS IN RSD**

1) INTERNAL PAYMENT TRANSACTIONS

PAYMENT ORDER	TIME OF ORDER RECEIPT	ORDER EXECUTION
Monday - Friday		
Transfer order / Payment order for crediting account of individual/Corporate/ Entrepreneur – submitted at the Bank's branch	In line with the working hours of the branch	Same day
Transfer order for crediting Individual account – submitted by electronic or mobile banking	0-24h	Same day
Transfer order for crediting Corporate/ Entrepreneur account – submitted by electronic or mobile banking	Up to 19:30h	Same day
Payment order for withdrawal	In line with the working hours of the branch	Same day
Instant Transfer order – submitted at the Bank's branch	In line with the working hours of the branch	Same day
Instant Transfer order – submitted by electronic or mobile banking	0-24h	Same day
Payment order for crediting account of individual – submitted at the self-service device /ATM	0-24h	Same day
Saturday		
Transfer order/ Payment order for crediting account of individual/Corporate/ Entrepreneur – submitted at the Bank's branch	In line with the working hours of the branch	Same day
Transfer order for crediting Individual account – submitted by electronic or mobile banking	0-24h	Same day
Transfer order for crediting Corporate/ Entrepreneur account – submitted by electronic or mobile banking	Up to 17:30h	Same day
Payment order for withdrawal	In line with the working hours of the branch	Same day
Instant Transfer order – submitted at the Bank's branch	In line with the working hours of the branch	Same day
Instant Transfer order – submitted by electronic or mobile banking	0-24h	Same day
Payment order for crediting account of individual – submitted at the self-service device /ATM	0-24h	Same day
Sunday and holiday		
Transfer order for crediting Individual account – submitted by electronic or mobile banking	0-24h	Same day
Instant Transfer order – submitted by electronic or mobile banking	0-24h	Same day
Payment order for crediting account of individual – submitted at the self-service device /ATM	0-24h	Same day

2) EXTERNAL PAYMENT TRANSACTIONS

PAYMENT ORDER	TIME OF ORDER RECEIPT	ORDER EXECUTION
Monday - Friday		
Transfer order/ Payment order for crediting – submitted at the Bank's branch	Up to 17h	Same day
Transfer order – submitted by electronic or mobile banking	Up to 17h	Same day
Instant Transfer order – submitted by electronic or mobile banking	0-24h	Same day
Instant Transfer order/ Payment order for crediting – submitted at the Bank's branch	In line with the working hours of the branch	Same day
Saturday		
Transfer order/ Payment order for crediting – submitted at the Bank's branch	In line with the working hours of the branch	Following working day
Transfer order – submitted by electronic or mobile banking	0-24h	Following working day
Instant Transfer order – submitted by electronic or mobile banking	0-24h	Same day
Instant Transfer order/ Payment order for crediting – submitted at the Bank's branch	In line with the working hours of the branch	Same day
Sunday and holiday		
Instant Transfer order – submitted by electronic or mobile banking	0-24h	Same day

3) INCOMING PAYMENTS FROM OTHER BANKS

PAYMENT ORDER	TIME OF ORDER RECEIPT	ACCOUNT CREDITING
Orders received by RTGS and Clearing system of NBS	Up to 18h (Monday – Friday)	Same day
Orders received by IPS payment system of NBS	0-24h	Same day

ADDITIONAL PROVISIONS

- Working day is every day from Monday to Saturday, except holidays, in which 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 orders, 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
- entered by electronic or mobile banking

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

DEVIATIONS FROM AND CHANGES OF THE TERM PLAN

- 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.
- Due to 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.