

INFORMATION ON 2012 YEAR-END PAYMENT PROCESSING CORPORATE CUSTOMERS

Dear Client,

We would like to inform you about the process of balance accounting at the end of 2012 – valid for payment orders sent via MultiCash service.

Domestic payments

For domestic payments which shall be credited to accounts maintained by other domestic banks in 2012, payment orders must be sent not later than December 28th 2012, 8 pm.

Express payment orders must be sent not later than December 31st 2012, 12:30 pm.

Domestic payment orders to be credited to accounts maintained in Česká spořitelna, a.s. and made before 8 pm, December 31st 2012, will be settled still in 2012 both on the payer's as well as beneficiary's side.

Direct debit orders to be debited to accounts maintained by other banks and made on December 27th, 2012 and December 28th, 2012 before 8 pm will be settled in 2012 in cases where the payer's bank will credit funds to the beneficiary's account held in Česká spořitelna, a.s. also in 2012.

Direct debit orders to be debited to accounts maintained by Česká spořitelna, a.s. and made on December 31st 2012 before 8 pm will be settled still within 2012.

Foreign payments

Foreign payments made on December 31st 2012 before 3 pm will be processed on the same day (on the payer's side).

Foreign payment orders sent after 3 p.m., December 31st 2012, will be processed (on the payer's side) either on January 2nd 2013 with maturity date as shown on the payment order (applies to orders not eligible for automatic processing) or on the same day (orders processed automatically).

If you require that the funds transfer abroad (except for payments in EUR within EU, EEA) is effected in 2012 (i.e. transfer of funds in favour of the correspondent bank), submit the payment order:

- **with standard priority** not later than on **December 27th 2012** before **8 pm**
- **with urgent priority** not later than **December 28th 2012** before **3 pm**
- **with express priority** not later than **December 31st 2012** before **11 am** (applicable for the following currencies: CAD, CZK, EUR, GBP, HUF, CHF, NOK, SEK a USD).

If you require that the funds transfer abroad in EUR within EU, EEA is effected in 2012 (i.e. transfer of funds in favour of beneficiary's bank), submit the payment order:

- not later than on **December 28th 2012** before **3 pm**
- **PriEuro** not later than **December 31st 2012** before **11 am**.

Money transfers abroad within 2012 are further dependent on holidays in the country of the receiving bank.

MULTICASH CLIENT SUPPORT

Our MultiCash Client Support staff is ready to assist you with all matters relating to the MultiCash service of Česká spořitelna, a.s. on working days from 7 am to 6 pm – contact us by phone or email at:

+420 956 711 711
multicash@csas.cz

Ceska sporitelna Client Centre
MultiCash Client Support

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