

The rules of execution of Institutional Customers orders in Raiffeisen Bank Polska S.A.

(effective as of 15 March 2017)

Order type/channel	Cut off hours for orders acceptance admitted by Bank as accepted for realization on the same working day. Orders received by the Bank after the aforementioned cut-off hours are treated as accepted on the Bank's next working day. For orders which do not qualify for realization, the day of acceptance for realization is the day when all conditions from which the realization of the order is dependent are met.					
	Submitted via R-Online Biznes:		Submitted via MultiCash:		Submitted in branch:	
	Booking on Customer's account and executing on the same working day	Booking on Customer's account on the same day, executing not later than the next working day	Booking on Customer's account and executing on the same working day	Booking on Customer's account on the same day, executing not later than the next working day	Booking on Customer's account and executing on the same working day	Booking on Customer's account on the same day, executing not later than the next working day

1. DOMESTIC CREDIT TRANSFER AND DIRECT DEBIT

- transfer order – ELIXIR, - transfer order - SORBNET	until 15:00	between 15:00 – 21:30	until 15:00	between 15:00 - 16:00	until 14:00	
Transfer order: - Tax office, - ZUS (Social Insurance Authority), - Customs chamber	until 15:00	between 15:00 – 21:30	until 15:00	between 15:00 - 16:00	until 14:00	between 14:00 – 15:00
- domestic direct debit	until 7:30	between 7:30 – 21:30	until 7:30	between 7:30 - 16:00		until 14:00

2. INTERNAL TRANSFER

- between accounts maintained in the same currency (without conversion up to 1 mio EUR and equivalent)	until 21:30		until 15:00		until 14:00	
- between accounts maintained in different currency (with conversion from 1 mio EUR and equivalent)	until 16:00		until 15:00		until 13:00	
- transfer to virtual MassCollect accounts (with routing number 17501312, 17501514, 17501527)	until 16:30		until 15:00		until 14:00	

3. UPDATE OF AVAILABLE BALANCE ON THE DEBIT CARD

- internal transfer from the account maintained in the same currency to account to which debit card is issued (without conversion)	until 20:30		until 15:00		until 14:00	
- internal transfer from the account maintained in other currency to account to which debit card is issued (with conversion)	until 16:00		until 15:00		until 13:00	

4. FOREIGN TRANSFER

- foreign transfer, - transfer to another domestic bank in currency other than PLN, - transfer in PLN to another domestic bank from account maintained in other currency	until 15:00		until 15:00		until 13:00	
- SEPA	until 15:00		until 15:00		until 13:00	
- SEPA Ekspres (SEPA with term of the currency Value Date+0)	until 11:00		until 11:00			
- fast payment (foreign transfer with term of the currency Value Date+1)	until 15:00		until 15:00 (Service available after individual agreement with the Bank)			
- express payment - (foreign transfer with term of the currency Value Date+0) The bank does not guarantee realization in Value Date +0 in case of payments submitted after 12:30. The payment could be executed in Value Date+1.	until 13:30	13:30 – 15:00 (Payments submitted between 13:30 -15:00 will be executed in VD+1)	until 13:30 (Service available after individual agreement with the Bank)			
- TARGET payment - (Trans-European Automated Real-Time Gross Settlement Express Transfer System)	until 15:00					

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5. INCOMING FOREIGN AND DOMESTIC TRANSFER, STANDING ORDER

- incoming foreign transfer or incoming transfer from another domestic bank in currency other than PLN	- until 16:00 admitted as accepted on the same working day - after 16:00 admitted as accepted on the next working day
- domestic transfer ELIXIR, SORBNET	until 19:00
- SEPA payment	until 18:00
- standing order ELIXIR, SORBNET, internal transfer (submitted in Value Date -1)	until 7:30 (standing order does not repeating during working day)

6. REQUEST FOR TRANSFER MT101

- domestic transfer (ELIXIR, SORBNET, to Tax office, ZUS - Social Insurance Authority,- Customs chamber)	until 15:00
- between accounts maintained in the same currency (without conversion up to 1 mio EUR and equivalent)	until 18:00
- transfer to virtual MassCollect accounts (with routing number 17501312, 17501514, 17501527)	until 16:30
- between accounts maintained in different currency (with conversion from 1 mio EUR and equivalent)	until 16:00
- foreign transfer, transfer to another domestic bank in currency other than PLN and transfer in PLN to another domestic bank from account maintained in other currency	until 15:00
- SEPA payment	until 15:00
- TARGET payment - (Trans-European Automated Real-Time Gross Settlement Express Transfer System)	until 15:00
- fast payment (foreign transfer with term of the currency Value Date+1)	until 15:00
- express payment - (foreign transfer with term of the currency Value Date +0) The bank does not guarantee realization in Value Date +0 in case of payments submitted after 12:30. The payment could be executed in Value Date +1.	- until 13:30 - between 13:30 – 15:00

6. TERM DEPOSIT

- term deposit opening	submitted via telephone order: - until 15.30 – opening long- term deposit (from 1 month) in 50 mio PLN or 10 mio in foreign currency, - until 16.30 – opening in Value Date +0	submitted via R-Online Biznes: - until 15:30 - opening long-term deposit (from 1 month) in 50 mio PLN or 10 mio in foreign currency, - until 21:00 – opening in Value Date +0, - after 21:00 – opening in Value Date +1
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7. CASH SERVICE

Branch type*	CASH DEPOSIT – available currencies	CASH WITHDRAWAL - available currencies
A	PLN, EUR, USD, CHF, GBP AUD, CAD, CZK, JPY, HUF, DKK, NOK, SEK – below the amount equivalent to 100 000 PLN (at the average NBP exchange rate published on a Business Day for banks, preceding the transaction date)**	PLN, EUR, USD, CHF, AUD, CAD, CZK, JPY, HUF, DKK, NOK, SEK
B	PLN, EUR, USD, CHF, GBP	PLN, EUR, USD, CHF, GBP
D	PLN, EUR, USD, CHF, GBP	PLN, EUR, USD
S	AUD, CAD, CZK, JPY, HUF, DKK, NOK, SEK – the amount equal to or above the equivalent of 100 000 PLN (at the average NBP exchange rate published on a Business Day for banks, preceding the transaction date)**	

*The List of Branches covering types of Bank's branches and range of cash services available on the Bank's website

** That applies open and closed cash deposits

8. RULES OF CASH WITHDRAWAL NOTIFICATION AND RECEIPT

Branch type*	CASH WITHDRAWAL – available currencies	Notification required 1 Business Day until 1:00 p.m. Cash receipt on the Cash withdrawal Day from 1:00 p.m.	Notification required 2 Business Days until 1:00 p.m. Cash receipt on the Cash withdrawal Day from 1:00 p.m.
A	PLN	above 20 000 PLN	above 50 000 PLN
	EUR, USD	above 2 000 EUR, USD	above 5 000 EUR, USD
	CHF, GBP, AUD, CAD, CZK, JPY, HUF, DKK, NOK, SEK The bank shall reserve the right to refuse cash withdrawal in CAD, JPY, CZK, HUF currencies, which will immediately inform the Customer. In this case the bank may withdraw cash in PLN currency, in accordance with the valid table of exchange rates at the bank.		any amount
B	PLN	above 20 000 PLN	above 50 000 PLN
	EUR, USD	above 2 000 EUR, USD	above 5 000 EUR, USD
	CHF, GBP		any amount
D	PLN	above 20 000 PLN	above 50 000 PLN (cash withdrawal made on the same Business Day in one Bank's branch in favour of one Customer cannot exceed 200 000 PLN)
	EUR, USD	above 2 000 EUR, USD	above 5 000 EUR, USD (cash withdrawal made on the same Business Day in one Bank's branch in favour of one Customer cannot exceed 50 000 EUR or 50 000 USD)

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