

The rules of orders execution submitted by others channels as SWIFT for Banks in Bank BGŻ BNP Paribas S.A.

(Applies to services of Raiffeisen Polbank as part of the business acquired by Bank BGŻ BNP Paribas S.A)

(effective as of 1st November 2018)

The Table applies to transaction submitted via Electronic Access Channels provided under separate agreements or made with encrypted fax. The rules of orders execution submitted via SWIFT are regulated with different Table.

Order type/channel	Cut off hours for orders acceptance (admitted by Bank as accepted for realization on the same working day ¹)					
	Submitted via R-Online Business		Submitted via MultiCash		Submitted in paper form (encrypted fax)	
	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
Transfer order from a PLN account to another domestic bank - ELIXIR	until 14.00	14.00 - DC	until 14.00	14.00 - 16.00	until 11.30	-
Transfer order from a PLN account to another domestic bank - SORBNET	until 15.00	15.00 - DC	until 14.00	14.00 - 16.00	until 14.30	-
Transfer from a PLN account: - to Tax office - to ZUS (social insurance authority)	until 14.00	14.00 - DC	until 14.00	14.00 - 16.00	until 11.30	11.30 – 14.30
Internal transfer between accounts maintained in PLN	until DC ²		until 16.00		until 14.00	-
Internal transfer between accounts maintained in the same foreign currency or in two different currencies	until 16.00 ³		until 13.00		until 13.00	-

¹ 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 ² DC – Day Closure in Bank Accounting System. ³

Apply transfers delivered via R-Online in following options „ Internal transfer“, „Euroregulated payment“, „Foreign payment“ Beneficiary account must be in IBAN or NRB format and BIC/SWIFT code of beneficiary's bank must appear.

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 than PLN	until 14.00		until 13.00		until 13.00	-
Fast payment (foreign transfer with term of the currency VD+1)	until 14.00					
Express payment (foreign transfer with term of the currency VD+0)	until 14.00 ¹					

Incoming foreign transfer or incoming transfer from another domestic bank in currency other than PLN	<ul style="list-style-type: none"> - until 15.00 admitted as accepted on the same working day, - after 15.00 admitted as accepted on the next working day
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¹ The Bank does not guarantee realization in value date VD+0 in case of payments delivered after 11.30. The payments could be executed in value date VD+1.