

TIMETABLE

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of operations per payment account

Effective from: 04/05/2026

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Timetable is a document of the Bank which defines time of accepting payment orders, time of execution of payment orders, conditions and manner of executing domestic and international payment transactions as well as conditions of performing other payment services. Timetable is available in the branches of the Bank and on the web site of the Bank www.expobank.rs

Business Day day, or part of the day on which the Bank receives and executes payment orders determined by the time for receipt and the time for the execution of payment orders determined by this Timetable, which depends on the payment system that executes the payment transaction and the channel for receiving payment orders.

Business day of the Bank for execution of payment orders that are not marked as urgent or not the orders of the instant transfer is every working day except Saturdays, Sundays, holidays and non-working days in accordance with the valid regulations of the Republic of Serbia.

Business day of the Bank for execution of payment orders up to 300,000 dinars that are marked as urgent or as an instant transfer of the authorization is any calendar day.

Payment order means the instruction of the Client submitted to the Bank, which requires the execution of the payment transaction.

Instant Transfer Approvals - Domestic Payment Transaction in Dinars Performed by Transfer of Authorizations which a payee can initiate at any time of the day during each day of the year and in which the transfer of funds to the payment account of the payee is executed in the manner and within the deadlines set by the Timetable.

Instant Transfer Order - means the transfer order in a payment system in electronic form that has been prepared for the execution of a payment order.

1. DOMESTIC PAYMENT OPERATIONS

1.1 Time of Receipt of Payment Orders

Payment orders in paper form and cash deposit shall be accepted at the Bank's branches on business days (Monday to Friday) until **14:00**. The Bank may also accept payment orders and cash deposits **on Saturdays** at branches operating on Saturdays, until **11:00**.

Payment orders **in electronic form** (submitted via electronic or mobile banking channels) may be submitted **at any time of day, throughout the entire year**, with execution contingent upon the time of receipt. An exception applies to payment orders **up to RSD 300,000**, submitted by **23:59** and marked as **urgent (instant credit transfer)**, which shall be executed **on the same day**.

1.2 Time of Execution of Payment Orders

All payment orders received at the Bank's branches **by 14:00** shall be executed **by the end of the business day** of the NBS payment systems.

All payment orders received at the Bank's branches **after 14:00** shall be executed **on the next business day** of the NBS payment systems.

Payment orders submitted via electronic and mobile banking channels **by 17:00**, and processed through the **NBS Clearing or RTGS** systems, shall be executed **no later than the close of the payment system's business day**.

Payment orders submitted via electronic and mobile banking channels **after 17:00**, and processed through the **NBS Clearing or RTGS** systems, shall be executed **on the next business day** of the payment system.

Internal payment orders between accounts maintained within the Bank, which are **not routed through NBS payment systems**, shall be executed **on the same day**, whether received at branches or submitted via electronic or mobile banking channels.

Payment orders **up to RSD 300,000**, marked as urgent (instant credit transfers), and entered into the Bank's information system **by 23:59**, shall be executed in accordance with the timeframes prescribed by the **Decision on General Rules for the Execution of Instant Credit Transfers**.

If the payer submits an electronic payment order with a **future value date**, the order shall be executed **on the business day specified by the payer**, or on the **next business day** if the specified value date falls on a non-business day. Payment orders up to RSD 300,000 marked as urgent (instant credit transfers) **cannot** be executed with a future value date.

The Bank reserves the right, within its operational capacities, to execute payment orders received **after** the prescribed cut-off times.

Payment orders received **on Saturdays**, intended for execution via the **NBS RTGS or Clearing** payment systems, shall be executed **on the next business day** of the respective systems.

Internal payment orders received on Saturdays **by 11:00** shall be executed **on the same day**.

1.3 Receipt of Bills of Exchange and Creditor Authorizations

Paper bills of exchange and authorizations submitted at a branch for same-day execution must be received **no later than 14:00**.

The Bank may accept paper bills of exchange and authorizations **on Saturdays**; however, collection shall be carried out **on the next business day**.

Collection of an **electronic bill of exchange** with a maturity date falling on the current day shall be executed **on the same day**, provided that the collection request is submitted **by 14:45**.

1.4 Receipt of Consumer Checks

Consumer checks received **by 11:00** shall be processed in clearing **on the same day**. The Bank may accept consumer checks **on Saturdays**; however, they shall be processed in clearing **on the next business day**.

2. INTERNATIONAL PAYMENTS AND SETTLEMENTS SERVICE - Defining value date of payments execution / exchange rate, as well as Cut off Times for – execution of payment order and purchase of foreign currency from received funds

2.1 Defining value date of payment order execution

All international payments in EUR excluding SEPA Credit Transfers, are executed with a same-day value date if cover is provided by 1:00 PM. If cover is provided after 1:00 PM, they are executed on the next business day.

SEPA Credit Transfers in EUR are executed with a same-day value date if cover is provided by 12:00 PM. If cover is provided after 12:00 PM, they are executed on the next business day. Payments in other currencies are executed with a T+1 value date.

2.2 Foreign Currency Inflows

Inflows remittance notifications are sent to the beneficiary during the business day for all inflows received by 3:00 PM. The beneficiary is required to inform the Bank of the purpose of payment and the ultimate beneficiary on short notice upon received notification.

The notification can be submitted in writing in person (at the nearest branch), via electronic banking, or by email directly to: devizniprilivi@adriaticbank.rs. Inflows for which a completed notification and full supporting documentation are submitted by 4:00 PM will be booked on the same day.

SEPA Credit Transfer inflows in EUR are booked on the same business day after the cover has been verified.

2.3. Foreign currency purchase from the account of legal entity

Requests for the purchase of foreign currency from a corporate account are accepted until **4:00 PM** for **EUR**, and until **2:00 PM** for **other currencies**. The request can be submitted in writing in person (at the nearest branch), via **electronic banking**, or by email directly to: devizniprilivi@adriaticbank.rs.

2.4. Selling of foreign currency if favour of account of legal entity

Requests for the sale of foreign currency to a corporate account are accepted until **4:00 PM** for **EUR**, and until **2:00 PM** for **other currencies**. The request can be submitted in writing in person (at the nearest branch), via **electronic banking**, or by email directly to: devizniprilivi@adriaticbank.rs.