

1. SEPA Payments Cut off in Digital Platform 'Raiffeisen On'

Digital Platform 'Raiffeisen ON'						
Payment	Type of transaction	Working hours	Payment limits for EUR ccy	Processing date	Credit value Date	Cut-Off
SEPA Transfer	Same currency (without conversion)*	Within working hours **	No limit	D	D	15:15 pm
		Outside working hours	No limit	D	D+1	
	Different currency (without conversion) *	Within working hours	No limit	D	D	15:15 pm
		Outside working hours	< EUR 70,000	D	D+1	
		Outside working hours	> EUR 70,000	N/A	N/A	

* For payments > EUR 300,000 EUR Bank confirms the value date

**Working hour: 08:30 am -15.15 pm

*** Non-Working hour: 15:16PM – 08:29 AM

**** payments that will be processed in the Bank branches , will take D value date if they are processed within 15:15.

***** During non-working hours/days, payment processing date of the system can be different from calendar date.

2. SEPA Payments Cut off in Bank branches:

Until 14:45 SEPA payments will be processed the same day, after this time they will be processed the next working day.