

**Term plan of the receiving and execution of payment transactions
Applied since 10th December 2020**

National payment system

Type of transaction	Manner of payment/acceptance	Time of the receiving of the order*	Currency payment date**
Internal orders (account of the payer and the recipient in Zapad Bank)	In Bank's premises	until 16:00 h	The same day
Internal orders (account of the payer and the recipient in Zapad Bank)	E-banking	until 23:00 h	The same day
External orders (DNS)	In Bank's premises /E-banking	until 16:00 h	The same day
External orders (RTGS)	In Bank's premises	until 16:00 h	The same day
External orders (RTGS)	E-banking	until 17:00 h	The same day

International Payment System***

Type of transaction	Manner of payment/acceptance	Time of the receiving of the order	Currency payment date
International payments in EUR	In Bank's branch offices /E-banking	until 13:00 h	The same day
International payments in EUR	In Bank's branch offices /E-banking	until 16:00 h	1 business day/ 2 business days
Payments to the benefit of the clients of Vostok Bank (Ukraine)	In Bank's branch offices /E-banking	until 16:00 h	The same day
International payments in USD	In Bank's branch offices /E-banking	until 14:00 h	The same day
International payments in USD	In Bank's branch offices /E-banking	until 16:00 h	1 business day/ 2 business days
International payments in other convertible currencies *****	In Bank's branch offices /E-banking	until 12:00 h	The same day
International payments in other convertible currencies ****	In Bank's branch offices /E-banking	until 16:00 h	1 business day/ 2 business days
Inflows from abroad		until 16:00 h	The same day

Withdrawal of the payment order

Orders in Euros and foreign currencies may be withdrawn, if the order has not been executed by the Bank. Payment order may be withdrawn by the user of the payment service by means of an application for withdrawal in any branch office of the Bank, or through direct communication with Payment System Department. Payment order cannot be withdrawn upon having been received by the recipient's Bank, i.e. the provider of recipient's payment services.

Information on the refusal of the payment order

The Bank shall inform the user of the payment services on the refusal of the order through communication channels the user stated as available (for example, the phone, e-mail), unless otherwise set forth in another regulation, i.e. through net banking if the order has been performed in such a way. The Bank shall not inform the user of the payment services on the failure to execute the payment order or permanent transfer order and direct charges caused by the non – existence of the available balance at the account of the user of payment services.

Notes:

* **Time of receiving of the order** shall be deemed the final time for receiving the payment order on a Bank's business day so that the order be executed on the said currency date. Payment orders received upon the stated final time of receiving shall be deemed received the next business day.

Bank's business days for executing the payment orders to the accounts within and outside the Bank shall be deemed all days from Monday to Friday. On business days that fall prior to the religious/state holiday, the Bank may shorten the time for receiving the payment orders, whereupon it shall inform the users in Bank's premises, as well as the changes caused by the change of the time of the other participants in the payment system.

** **Currency date** shall imply the date of the payment to the recipient's account, while in terms of international orders it shall imply the date of authorization of the Bank's account.

*** **The Bank shall not be liable for** the actions of the provider of the services having its seat abroad. The flow of the authorization of the recipient's account is dependent on the legislation in the recipient's country and the rules in the recipient's Bank. The Bank

shall not be liable for obeying the deadlines in cases when any foreign bank requires the Bank to submit documents/comments in order to execute the payment order.

******Currency date shall be defined** in line with Client's request (standard or urgent transaction) and especially the tariff.