

Schedule

Payment transactions at home

Valid: from 21 December 2009

1. Outflow orders

Business days					
Payments shall be executed on the same day, if submitted to the Bank by the hours specified below:					
	Bank counter*	NLB Klik** NLB Moba** NLB Teledom - consumers**	NLB Proklik** NLB Teledom -private p.**	NLB ATM	NLB Day/night safe deposit
Internal payments Payments into NLB Personal accounts	before 17.00	before 24.00(1)	before 17.00	before 16.00*	-
• Payments into NLB Business and other accounts in the NLB	before 17.00	before 17.00	before 17.00	-	before 8.00
Payments to clients with accounts opened in other banks • Payments up to EUR 50,000	before 15.00	before 15.30	before 15.00	-	before 8.00
• Payments above EUR 50,000	before 15.30	before 15.30	before 15.30	-	before 8.00
Payments of special payment orders up to EUR 1,000 through the Bankart Collection Centre***	before 17.00	before 18.00	before 17.00	before 22.00	before 8.00
Delivery of bills of exchange for realisation****	before 12.00	-	-	-	-
Payments to creditors based on court and tax execution orders	before 13.00	-	-	-	-

Saturdays, Sundays and holidays					
Payments into NLB Personal accounts	CLOSED	before 24.00 (1)	*****	*****	-
All other payments	CLOSED	*****	*****	*****	*****

2. Inflow orders

Received orders	Time	Account crediting
• Through the system TARGET2	before 17.00	on the same business day
• Through the system SEPA IKP	before 16.45	on the same business day
• From internal payments	before 18.00	on the same business day

Funds credited to NLB Personal and NLB Business account are available to the holder immediately after they had been credited to the account. Outflow orders can be executed on the same day, depending on the limit times for their submission and execution and on the limitations arising from the implementation of the Payment services and systems Act.

Key:

- * The time schedule of the bank counter and the ATM (for cash deposits) depends on the business hours of the NLB Branches.
- ** Payment orders can be entered and submitted through NLB Klik, NLB Proklik and NLB Teledom 24 hours a day and the Bank shall process them in accordance with the valid time schedule.
- *** Data on the payments of special payment orders up to EUR 1,000 shall be delivered to the recipient through the Bankart Collection Centre. The recipient's account shall be credited for the amount of paid special payment orders on the next business day. In the case of special payment orders exceeding EUR 1,000, such payments will be processed as individual payments and posted in accordance with the valid time schedule for such payments.
- **** The specified time applies to the submission of bills of exchange due for payment on the same day or within the following two days. The person delivering it submits or sends it to the unit of the Bank in which the debtor's account is opened.
- ***** Orders may only be submitted through NLB Proklik, NLB Klik and NLB Teledom, and cash and orders may be deposited in the NLB day/night safe deposit box and ATM. Due to closed payment systems, these orders will be processed on the first next business day, as scheduled.
- (1) On the last day of the month and the last day prior to executing direct debits on the 18th day of the month, payments can be made from NLB Personal accounts in the Bank until 22.00 hours. Payments submitted between 22.00 and 24.00 will be executed on the next day.

Notes:

- Business days are days from Monday until Friday.
- Orders received after the above-specified hours in this Schedule shall be processed on the first next business day.
- In case no sufficient cover is available on the account, orders submitted through NLB Proklik, NLB Klik and NLB Teledom are attempted to be processed periodically, several times per day, by 15 on business days. After that hour, the orders shall be rejected.