

Schedule

Validity: from 1 January 2012

Payment transactions abroad and at home in foreign currency

Business days

1. Outflow orders

Orders submitted on paper	Hour of receipt	Sent for execution with the value date
• Payment transactions abroad		
- in EUR, SEK, RON and USD	by 13.00	up to 1 business day
- in other currencies	by 13.00	up to 2 business days
• Domestic payments / transfer of funds in foreign currencies	by 13.00	on the same day
• Conversion between foreign and domestic currencies	by 13.00	on the same day
Orders submitted via e-bank		
• Payment transactions abroad		
- in EUR*, SEK, RON and USD	by 15.00	up to 1 business day
- in other currencies	by 15.00	up to 2 business days
• Domestic payments / transfer of funds in foreign currencies	by 15.00	on the same day
• Conversion between foreign and domestic currencies	by 15.00	on the same day

2. Inflow orders

• Orders with value date on the same day	by 15.00	on the same day
• Orders with future value date	by 15.00	on the value date
• Orders with past value date	by 15.00	on the day of receipt

3. SEPA direct debits (SDD)

Data submitted via e-bank		
The recipient of funds may submit data to the Bank 14 days prior to the date of execution but no later than by the below specified day:		
• SEPA Core Direct Debit Scheme (CORE) - repeating transactions (and last) - first and once-off transactions	by 24.00 by 24.00	D-3 D-6
• B2B SDD Scheme - repeating transactions (and last) - first and once-off transactions	by 24.00 by 24.00	D-2 D-2

Saturdays, Sundays and holidays

The NLB does not execute payment transactions abroad and at home in foreign currency.

Notes:

- The Bank shall receive orders submitted after the above-specified hours on the next business day.
- Orders that can be submitted through NLB Proklik, NLB Klik or NLB Teledom 24 hours per day are executed and value-dated by the Bank according to the schedule within the regular business hours.
- The business hours for payment transactions abroad and at home in foreign currencies are between 8.00 and 15.00 every day.
- A SEPA payment is a payment in euros between transaction accounts in the SEPA area which includes the EU Member States, Iceland, Norway, Liechtenstein, Switzerland and Monaco.
- In the case of foreign cash withdrawal, a preliminary arrangement must be made with the NLB Branch in which cash is to be withdrawn, specifying the amount and denomination structure.
- In case no sufficient cover is available on the account, orders submitted through NLB Proklik, NLB Klik or NLB Teledom are attempted to be processed periodically, several times per day, by 15.00 on business days. After that hour, the orders shall be rejected.
- It is also possible to execute an urgent payment on the day of payment order submission, in accordance with the schedule, with the UPN form (universal payment order). The execution of other payments with a shorter value date is subject to prior agreement with the Bank.

*File for bulk payments SEPA can be sent through NLB Proklik until 15.00 or via secure e-mail until 14.00 p.m.