

## SCHEDULE - Execution of payment transactions

### BUSINESS DAYS

Validity: as of 1 April 2014

#### I. CREDIT TRANSFERS

##### Domestic payment transactions in EUR

###### 1. Outgoing payment orders

|   | Bank counter <sup>(1)</sup> | NLB Klik<br>NLB Teledom<br>– retail<br>customers | NLB Proklik<br>NLB Teledom<br>– private<br>undertakings | NLB<br>ATM <sup>(1)</sup> | NLB<br>night deposit<br>boxes |
|---|-----------------------------|--|---|---------------------------|-------------------------------|
| <b>Internal payments</b>  |                             |  |   |                           |                               |
| • Payments to NLB Personal Accounts                                     | by 5 pm                     | by 0.00<br>(midnight)                            | by 6 pm   | by 2 pm                   | -                             |
| • Payments to NLB Business Accounts and other accounts at NLB           | by 5 pm                     | by 6 pm  | by 6 pm   | by 2 pm                   | by 8 am                       |
| <b>Payment to customers with accounts at other banks</b>                |                             |  |   |                           |                               |
| • Payments up to and including EUR 50,000                               | by 3 pm <sup>(2)</sup>      | by 3.30 pm                                       | by 3.30 pm  | by 2 pm                   | by 8 am                       |
| • Payments exceeding EUR 50,000 and urgent orders                       | by 4 pm                     | by 4 pm  | by 4 pm   | by 2 pm                   | by 8 am                       |
| <b>Presentation of bills of exchange for redemption <sup>(3)</sup></b>  | by 12.00<br>(noon)          | -  | -   | -                         | -                             |
| <b>Payments to creditors on the basis of court and tax enforcements</b> | by 1 pm                     | -  | -   | -                         | -                             |
| <b>Presentation of enforcement drafts for redemption</b>                | by 11 am                    | -  | -   | -                         | -                             |

###### 2. Incoming payment orders

|   | Time of receipt       | Account credited  |
|---|-----------------------|-------------------|
| Among personal accounts   | by 0.00<br>(midnight) | same business day |
| From accounts open at NLB (internal incoming transfers)         | by 6 pm               | same business day |
| From accounts open at other banks (external incoming transfers) | by 5 pm               | same business day |

##### Cross-border payment transactions, payment transactions with third countries and domestic payment transactions in a foreign currency and conversion of currencies

###### 1. Outgoing payment orders

|  | Bank counter <sup>(1)</sup> | NLB Klik<br>NLB Teledom<br>– retail customers | NLB Proklik<br>NLB Teledom<br>– private<br>undertakings | Value/ settlement<br>date |
|--|-----------------------------|---|---|---------------------------|
| <b>Cross-border payment transactions and payment transactions with third countries</b> |                             |   |   |                           |
| • in EUR on the UPN form <sup>(4)</sup>  | by 1 pm <sup>(5)</sup>      | by 2.30 pm                                    | by 2.30 pm  | same business day         |
| • other payments in EUR, SEK, RON and USD <sup>(6)</sup>                               | by 1 pm                     | by 3 pm                                       | by 3 pm   | up to 1 business day      |
| • in other currencies <sup>(6)</sup>   | by 1 pm                     | by 3 pm                                       | by 3 pm   | up to 2 business days     |
| <b>Domestic payment transactions in a foreign currency</b>                             | by 1 pm                     | by 3 pm                                       | by 3 pm   | same business day         |
| <b>Conversion of foreign currencies</b>  | by 1 pm                     | by 3 pm                                       | by 3 pm   | same business day         |

###### 2. Incoming payment orders

|  | Time of receipt | Value/settlement date           |
|--|-----------------|---------------------------------|
| Orders including a value/settlement date on the same day       | by 3 pm         | same business day               |
| Orders including a value/settlement date in the following days | by 3 pm         | on the value date               |
| Orders including a value/settlement date on the previous days  | by 3 pm         | As at the date of order receipt |

## II. SEPA BULK PAYMENTS

|   | NLB Proklik | Secure electronic exchange |
|---|-------------|----------------------------|
| Only data for payment recipients with open accounts at NLB are included in the file                                 | by 6 pm     | by 3 pm                    |
| Only data for payment recipients with open accounts at NLB and/or at other SEPA area banks are included in the file | by 3.30 pm  | by 2 pm                    |

## III. SEPA DIRECT DEBITS

| Recipient of funds  | NLB Proklik                              |
|---|--|
| The recipient of funds may submit data to the Bank 14 days prior to the execution date, but by no later than the days (D) stated below: |  |
| SDD Core Scheme   |  |
| • recurring (and final) transactions  | by 0.00 (midnight) on D-3 business days  |
| • first and one-time transactions   | by 0.00 (midnight) on D-6 business days  |
| SDD B2B Scheme  |  |
| • recurring (and final) transactions  | by 0.00 (midnight) on D-2 business days  |
| • first and one-time transactions   | by 0.00 (midnight) on D -2 business days |
| Submission of cancellation (prior to an SDD execution) under the Core and B2B Scheme  | by 10 am on D-1 business day             |
| Submission of cancellation (following an SDD execution) under the Core and B2B Scheme   | by 0.00 (midnight) on D+4 business days  |

| Payer   | Funds on the payer's account |
|---|------------------------------|
| The payer must ensure coverage on an account by the date a payment is executed  |                              |
| • for payment recipients with accounts at NLB (internal transactions)   | by 4 pm                      |
| • for payment recipients with accounts in the Republic of Slovenia <sup>(7)</sup>   | by 11 am                     |
| • for payment recipients with accounts at other banks outside the Republic of Slovenia in other the Republic of Slovenia <sup>(7)</sup> in the SEPA | by 6.30 am                   |

## SATURDAYS, SUNDAYS AND HOLIDAYS

NLB does not execute payment transaction. The exceptions are payments to NLB Personal Accounts via:

|                                   | NLB Klik<br>NLB Teledom – retail customers |
|-----------------------------------|--|
| Payments to NLB Personal Accounts | by 0.00 (midnight)                         |

### Key:

- 1) The schedule for bank counters and ATMs (for cash deposits via a deposit unit) depends on the operating hours of NLB branches.
- 2) Payments in cash need to be made by 4 pm.
- 3) The stated time applies to the presentation of bills of exchange for redemption on the day of maturity, or within the next two business days. The presenter submits or sends the bill of exchange to the bank branch where the debtor has an open account.
- 4) It applies if the bank of the SEPA payment recipient can be reached. Otherwise a value/settlement date of up to 1 business day applies.
- 5) For payments debited to an NLB Business Account at a bank counter a value/settlement date of up to 1 business day applies.
- 6) This shall not apply to payments via NLB Teledom.
- 7) The exceptions are customers of Raiffeisen Banka d.d., for which a 6.30 am deadline applies.

### Notes:

- Orders submitted after the time stated in the schedule, will be received by the Bank the following business day. Business days are Monday to Friday.
- Payment orders which may be submitted via NLB Klik, NLB Proklik and NLB Teledom 24 hours a day are executed and valued by the Bank in accordance with the schedule.
- If there is no coverage on an account, attempts to process orders submitted via NLB Proklik, NLB Klik and NLB Teledom are made periodically several times a day until 3.20 pm on business days, and until 2.20 pm for cross-border payments on OPN forms. Orders are rejected after the aforementioned time.
- For cross-border payments in EUR, urgent payments may also be executed via an OPN form on the date of order submission in accordance with the schedule. A prior arrangement must be made with the Bank for the execution of other cross-border payments and payments with third countries with a shorter settlement (value) date.
- The payer may submit a request prohibiting the execution of an SDD (objection) one business day prior to its execution. Meanwhile, a request for the reimbursement of funds (after executing an SDD) under the Core Scheme may be submitted no later than within 8 weeks or 13 months after an SDD has been executed.