

SCHEDULE – Execution of payment transactions

Validity: as of 1 September 2018

BUSINESS DAYS

I. CREDIT TRANSFERS

➤ Domestic payment transactions in EUR

1. Outgoing payment orders

	Bank counter ⁽¹⁾	NLB Klik, Klikin NLB Teledom – retail customers, Video Call	NLB Proklik, Klikpro, NLB Teledom – private undertakings, Video Call	NLB ATM ⁽¹⁾
Internal payments				
• Payments to NLB Personal Accounts	by 5 pm	by 0.00 ⁽²⁾ (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
Payments to customers with accounts at other banks				
• Payments up to and including EUR 50,000	by 3 pm ⁽³⁾	by 3.30 pm	by 3.30 pm	by 2 pm
• Payments exceeding EUR 50,000 and urgent orders	by 4 pm	by 4 pm	by 4 pm	by 2 pm
Presentation of bills of exchange for redemption⁽⁴⁾	by 12.00 (noon)	-	-	-
Payments to creditors on the basis of court and tax enforcements	by 1 pm	-	-	-
Presentation of enforcement drafts for redemption	by 11 am	-	-	-

Cash deposit (banknotes) to NLB Day-night deposit box by 7.45 am.

2. Incoming payment orders

	Time of receipt	Account credited
• Among personal accounts	by 0.00 (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 ⁽¹⁾	NLB Klik, Klikin NLB Teledom – retail customers, Video Call	NLB Proklik, Klikpro NLB Teledom – private undertakings Video Call	Value/settlement date
• Cross-border payment transactions and payment transactions with third countries				
- in EUR on the UPN form ⁽⁵⁾	by 1 pm ⁽⁶⁾	by 3 pm	by 3 pm	same business day
- other payments in EUR, SEK, RON and USD ⁽⁷⁾	by 1 pm	by 3 pm	by 3 pm	up to 1 business day
- in other currencies ⁽⁷⁾	by 1 pm	by 3 pm	by 3 pm	up to 2 business days
• Domestic payment transactions in a foreign currency	by 1 pm	by 3 pm	by 3 pm	same business day
• Conversion of foreign currencies	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 3.30 pm	same business day
• Orders including a value/settlement date in the following days	by 3.30 pm	on the value date
• Orders including a value/settlement date on the previous days	by 3.30 pm	as at the date of order receipt

II. SEPA BULK PAYMENTS

	NLB Proklik	Secure electronic exchange
• Only data for payees with open accounts at NLB (internal transactions) are included in the file	by 6 pm	by 3 pm
• Only data for payees with open accounts in the Republic of Slovenia (at NLB and/or at other banks in the Republic of Slovenia) are included in the file	by 3.30 pm	by 2 pm
• Only data for payees with open accounts in the Republic of Slovenia (at NLB and/or at other banks in the Republic of Slovenia) and at other SEPA area banks are included in the file	by 3 pm	by 2 pm

III. SEPA DIRECT DEBITS

Payee	NLB Proklik
The payee 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	by 0.00 (midnight) on D-2 business days
• SDD B2B Scheme	by 0.00 (midnight) on D-2 business days
Submission of cancellation (prior to an SDD execution) under the Core and B2B Scheme	by 9 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 payees with accounts at NLB (internal transactions)	by 4 pm
- for payees with accounts in the Republic of Slovenia under the CORE Scheme	by 11 am
- for payees with accounts in other SEPA area banks outside the Republic of Slovenia and for payees under the B2B Scheme	by 6.30 am

SATURDAYS, SUNDAYS AND HOLIDAYS

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

	NLB Klik, Klikin, NLB Teledom – retail customers Video Call
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) On the last day of the month and the last day before execution of direct debits on the 18th day of the month, payments from NLB Personal Accounts may be submitted by 10 pm. Payments submitted between 10 pm and 0.00 (midnight) will be executed the following business day.
- 3) Payments in cash need to be made by 4 pm.
- 4) 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.
- 5) It applies if the bank of the SEPA payee can be reached. Otherwise a value/settlement date of up to 1 business day applies.
- 6) For payments debited to an NLB Business Account at a bank counter a value/settlement date of up to 1 business day applies.
- 7) This shall not apply to payments via NLB Teledom and Video Call.

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 Proklik, Klikpro, NLB Klik, Klikin, NLB Teledom and Video Call 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, Klikpro, NLB Klik, NLB Teledom or Video Call are made periodically several times a day until 3.20 pm on business days, and until 2.50 pm for cross-border payments on UPN forms. Orders are rejected after the aforementioned time.
- For cross-border payments in EUR, urgent payments may also be executed via a UPN 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 an SDD has been executed) under the Core Scheme may be submitted no later than within 8 weeks or 13 months after an SDD has been executed.