

PAYMENT SERVICES SCHEDULE

(applies to legal entities, sole proprietors and professionals and private clients)

1. Domestic payment transactions in EUR

Payment method	Type of payment	
	Payment order, urgent payment order and standing order on account held with another bank	Payment order, standing order on account held with SKB (internal payments)
Bank counter	till 16:00	Opening hours of Outlet
ATM:		
• ATM SKB (deposit unit)	till 14:30	till 16:00
Electronic banking:		
• SKB NET, MOJ@SKB	till 16:00	till: 24.00 (every day)
• Flik Pay application**		till: 24.00 (every day)
• PRO SKB NET*, MOJ@SKB	till 16:00	till: 24.00 (every day)
• MULTI SKB NET*	till 16:00	till: 24.00 (every day)
• MT101	till 15:00	till 15:00
DNT - night safe	till 8:00	till 8:00

Hours indicated in the table are hours when the bank still accepts payment orders for execution of payments on the same day.

* For bulk payment orders transmitted after 15:30 (till 16:00) the bank does not ensure the execution on the same.

** Applies to payments between consumers.

2. Domestic payment transactions in foreign currencies

Payment transactions in foreign currencies in Slovenia and conversion on accounts held with the bank		
	Hour of payment order receipt	Date of account approval
Paper payment order	till 13.00	on the same working day
Electronic payment order	till 15.00	on the same working day

Order for currencies other than EUR with an ordered value date on the same working day can be processed by the bank also on the following working day or with value date on the following working day if the chosen payment system for the foreign currency does not enable the bank to process the orders with value date on the same day.

3. Direct debits

Providing coverage on the payer's account on the day of debit	
Direct debit SEPA	till 7:30
Transmission of data	
Direct debit SEPA	Three working days prior to the debit value date

4. Redemption of bill of exchange and enforcement drafts

Method, place and time of acceptance of bills of exchange and enforcement drafts for redemption

By mail: Address: SKB d.d. Ljubljana, department Payment transactions and electronic banking, Ajdovščina 4, 1000 Ljubljana till 12:00

Bill exchange can be submitted for redemption:

- maximum 5 working days prior to maturity date,
- till 12:00 on the maturity date,
- on one of the two working days immediately following the maturity date.

Enforcement draft can be submitted for redemption when:

- the obligation under enforcement draft matures,
- more than three years have not passed since maturity of the enforcement draft.

5. Cross border and other payment transactions and payment transactions in foreign currencies

• Outgoing transactions

Cross border transaction in EUR (SEPA area)

	Hour of payment order receipt	Value date
Paper order	till 13:00	on the same working day
Electronic payment order	till 15:00	on the same working day

Other payment transactions in EUR

Cross border payment transactions and other payment transactions in foreign currencies

	Hour of payment order receipt	Value date	Hour of payment order receipt	Value date
Paper payment order	till 13:00	Up to 1 working day	till 13:00	Up to 2 working days
Electronic payment order	till 15:00	Up to 1 working day	till 15:00	Up to 2 working days

Order for currencies other than EUR with an ordered value date on the same working day can be processed by the bank also on the following working day or with value date on the following working day if the chosen payment system for the foreign currency does not enable the bank to process the orders with value date on the same day.

• Incoming transactions

Cross border transactions and other payment transactions

Payment transactions in foreign currencies to accounts in Slovenia

	Hour of payment order receipt	Date of account approval	Hour of payment order receipt	Date of account approval
Payment transaction with value date:				
The same or next value	till 15:00	On value date	till 15:00	On value date
Past value date	till 15:00	On receipt date	till 15:00	On receipt date

In case of receipt of payment from abroad with indicated value date on a non-working day, the value date is the following working day. Working days and opening hours of the bank for international payment operations: from Monday to Friday from 8:00 till 15:00.

Order for the currencies different from EUR, the bank may execute the later of the date of the currency as soon as it can verify the receipt of fund.

6. Schedule of e-accounts exchange system

Transmission of e-accounts and other documents among the actors of the e-accounts exchange system both internally within SKB bank and within the (inter)banking infrastructure is scheduled as follows:

E-document	Receipt in the bank	Transmission
e-invoice, e-registration or e-cancellation, e-return on e-invoice or e-cancellation, attestation on delivery / non-delivery of basic documents	till 16.00	On the same working day
	after 16.00	On the following working day at the latest

Validity: as of 7. 7. 2020