

Translation from Romanian

Cut-off time for processing operations – Legal Entities and Authorized Individuals

Type of operation	Counter	Multicash/e-BCR	George, George Business
Payments in RON intrabank	≤ 16:30 debit the payer's account and credit the payee's account on the same calendar day >16:30 debit the payer's account and credit the payee's account on the following business day	by the close of the banking day debit the payer's account and credit the payee's account on the same calendar day	by the close of the banking day debit the payer's account and process the payment on the same calendar day
Payments in RON domestic small-value interbank transfers (<RON 50,000)	≤ 11:00 debit the payer's account and credit the payee's account on the same day businessⁱⁱ >11:00-16:30 debit the payer's account on the same business day, credit the payee's account on the following business day >16:30 debit the payer's account and credit the payee's account on the following business day	≤ 14:30 debit the payer's account and credit the payee's account on the same business day >14:30 – by the close of banking day debit the payer's account on the same business day, process the payment on the following business day	≤ 14:30 debit the payer's account and credit the payee's account on the same business day >14:30 – by the close of banking day debit the payer's account on the same business day, process the payment on the following business day
Payments in RON domestic large-value interbank transfers (>RON 50,000) and/or urgent payments (no matter the value)	≤ 13:00 debit the payer's account and credit the payee's account on the same business day 13:00-16:30 debit the payer's account on the same business day, credit the payee's account on the following business day >16:30 debit the payer's account and credit the payee's account on the following business day	≤ 15:30 debit the payer's account and credit the payee's account on the same business day >15:30 – by the close of banking day debit the payer's account on the same business day, process the payment on the following business day	≤ 15:30 debit the payer's account and credit the payee's account on the same business day >15:30 – by the close of banking day debit the payer's account on the same business day, process the payment on the following business day
Instant payments (Domestic interbank payments in RON (<RON 50,000)) *c) See the list of participating banks in the "Remarks" section of the document.	This service is unavailable	This service is unavailable	by the close of business day - only George/George Business channel

Intra-bank foreign currency payments	≤ 16:30 <i>debit the payer's account and payment with currency dateⁱⁱⁱ on the same calendar day</i> >16:30 <i>debit the payer's account and payment with currency dateⁱⁱⁱ on the following calendar day</i>	by the close of banking day <i>debit the payer's account and payment with currency date on the following calendar day</i>	George and Alo 24 Banking: by the close of banking day <i>debit the payer's account and credit the payee's account on the same calendar day</i> George Business: ≤ 21:00 <i>debit the payer's account and payment with currency date on the same calendar day</i> >21:00 <i>debit the payer's account and payment with currency date on the following calendar day</i>
Payments in foreign currency EUR (including SEPA) NORMAL	≤16:30 <i>debit the payer's account on the same business day and payment with currency date on the following business day</i> >16:30 <i>debit the payer's account on the following business day and payment with currency date two business days later</i>	≤21:00 <i>debit the payer's account on the same business day and payment with currency date on the following business day</i> >21:00 <i>debit the payer's account on the following business day and payment with currency date two business days later</i>	≤21:00 <i>debit the payer's account on the same business day and payment with currency date on the following business day</i> >21:00 <i>debit the payer's account on the following business day and payment with currency date two business days later</i>
Payments in foreign currency EUR (including SEPA) URGENT	≤ 14:30 <i>debit the payer's account and payment with currency date on the same business day</i> >14:30 – 16:30 <i>debit the payer's account on the same business day and payment with currency date on the following business day</i> >16:30 <i>debit the payer's account and payment with currency date on the following business day</i>	≤ 15:30 <i>debit the payer's account and payment with currency date on the same business day</i> > 15:30-21:00 <i>debit the payer's account on the same business day and payment with currency date on the following business day</i> >21:00 <i>debit the payer's account and payment with currency date on the following business day</i>	Only applies to the George Business service ≤ 15:30 <i>debit the payer's account and payment with currency date on the same business day</i> > 15:30-21:00 <i>debit the payer's account on the same business day and payment with currency date on the following business day</i> >21:00 <i>debit the payer's account and payment with currency date on the following business day</i>

Payments in foreign currency – USD NORMAL	≤ 16:30 debit the payer's account on the same business day and payment with currency date two business days later >16:30 debit the payer's account on the following business day and payment with currency date three business days later	≤ 21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account on the following business day and payment with currency date two business days later	≤21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account on the following business day and payment with currency date two business days later
Payments in foreign currency – USD URGENT	≤ 13:30 debit the payer's account and payment with currency date on the same business day >13:30 – 16:30 debit the payer's account on the same business day and payment with currency date on the following business day >16:30 debit the payer's account and payment with currency date on the following business day	≤14:30 debit the payer's account and payment with currency date on the same business day >14:30-21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account and payment with currency date on the following business day	Only applies to the George Business service ≤14:30 debit the payer's account and payment with currency date on the same business day >14:30-21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account and payment with currency date on the following business day
Payments in foreign currency – CHF, GBP NORMAL	≤16:30 debit the payer's account on the same business day and payment with currency date on the following business day >16:30 debit the payer's account on the following business day and payment with currency date two business days later	≤21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account on the following business day and payment with currency date two business days later	≤21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account on the following business day and payment with currency date two business days later
Payments in foreign currency – CHF, GBP URGENT	≤11:00 debit the payer's account and payment with currency date on the same business day >11:00 – 16:30 debit the payer's account on the same business day and payment with currency date on the following business day >16:30 debit the payer's account and payment with currency date on the following business day	≤12:00 debit the payer's account and payment with currency date on the same business day >12:00-21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account and payment with currency date on the following business day	Only applies to the George Business service ≤12:00 debit the payer's account and payment with currency date on the same business day >12:00-21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account and payment with currency date on the following business day
Payments in foreign currency – DKK, NOK, SEK, TRY NORMAL	≤16:30 debit the payer's account on the same business day and payment with currency date two business days later >16:30 debit the payer's account on the following business day and payment with currency date three business days later	≤21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account on the following business day and payment with currency date two business days later	≤21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account on the following business day and payment with currency date two business days later

Payments in foreign currency – DKK, NOK, SEK, TRY URGENT	≤16:30 debit the payer's account on the same business day and payment with currency date on the following business day >16:30 debit the payer's account and payment with currency date on the following business day	≤9:30 debit the payer's account and payment with currency date on the same business day >9:30-21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account and payment with currency date on the following business day	Only applies to the George Business service ≤9:30 debit the payer's account and payment with currency date on the same business day >9:30-21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account and payment with currency date on the following business day
Payments in foreign currency – PLN, RSD NORMAL	≤16:30 debit the payer's account on the same business day and payment with currency date two business days later >16:30 debit the payer's account on the following business day and payment with currency date three business days later	≤21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account on the following business day and payment with currency date two business days later	≤21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account on the following business day and payment with currency date two business days later
Payments in foreign currency – PLN, RSD URGENT	≤10:30 debit the payer's account and payment with currency date on the same business day >10:30 – 16:30 debit the payer's account on the same business day and payment with currency date on the following business day >16:30 debit the payer's account and payment with currency date on the following business day	≤11:30 debit the payer's account and payment with currency date on the same business day >11:30-21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account and payment with currency date on the following business day	Only applies to the George Business service ≤11:30 debit the payer's account and payment with currency date on the same business day >11:30-21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account and payment with currency date on the following business day
Payments in foreign currency – CZK, HUF NORMAL	≤16:30 debit the payer's account on the same business day and payment with currency date two business days later >16:30 debit the payer's account on the following business day and payment with currency date three business days later	≤21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account on the following business day and payment with currency date two business days later	≤21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account on the following business day and payment with currency date two business days later
Payments in foreign currency – CZK, HUF URGENT	≤12:30 debit the payer's account and payment with currency date on the same business day >12:30 – 16:30 debit the payer's account on the same business day and payment with currency date on the following business day >16:30 debit the payer's account and payment with currency date on the following business day	≤13:30 debit the payer's account and payment with currency date on the same business day >13:30-21:00 debit the payer's account on the same business day and payment with currency date on the following business day	Only applies to the George Business service ≤13:30 debit the payer's account and payment with currency date on the same business day >13:30-21:00 debit the payer's account on the same business day and payment with currency date on the following business day

		>21:00 debit the payer's account and payment with currency date on the following business day	>21:00 debit the payer's account and payment with currency date on the following business day
Payments in foreign currency - CAD, MXN, Cross-border payments in RON NORMAL	≤16:30 debit the payer's account on the same business day and payment with currency date two business days later >16:30 debit the payer's account on the following business day and payment with currency date three business days later	≤21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account on the following business day and payment with currency date two business days later	≤21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account on the following business day and payment with currency date two business days later
Payments in foreign currency - CAD, MXN, Cross-border payments in RON URGENT	≤14:00 debit the payer's account and payment with currency date on the same business day >14:00 – 16:30 debit the payer's account on the same business day and payment with currency date on the following business day >16:30 debit the payer's account and payment with currency date on the following business day	≤15:00 debit the payer's account and payment with currency date on the same business day >15:00-21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account and payment with currency date on the following business day	Only applies to the George Business service ≤15:00 debit the payer's account and payment with currency date on the same business day >15:00-21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account and payment with currency date on the following business day
Payments in foreign currency – MDL NORMAL	≤16:30 debit the payer's account on the same business day and payment with currency date two business days later >16:30 debit the payer's account on the following business day and payment with currency date [sic!] business days later	≤21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account on the following business day and payment with currency date two business days later	≤21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account on the following business day and payment with currency date two business days later
Payments in foreign currency – MDL URGENT	≤13:30 debit the payer's account and payment with currency date on the same business day >13:30 – 16:30 debit the payer's account on the same business day and payment with currency date on the following business day >16:30 debit the payer's account and payment with currency date on the following business day	≤14:30 debit the payer's account and payment with currency date on the same business day >14:30-21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account and payment with currency date on the following business day	Only applies to the George Business service ≤14:30 debit the payer's account and payment with currency date on the same business day >14:30-21:00 debit the payer's account on the same business day and payment with currency date on the following business day >21:00 debit the payer's account and payment with currency date on the following business day

Payments in foreign currency - AED, AUD, CNY, INR, JPY, KRW, NZD, SAR NORMAL	≤16:30 <i>debit the payer's account on the same business day and payment with currency date three business days later</i> >16:30 <i>debit the payer's account on the following business day and payment with currency date four business days later</i>	≤21:00 <i>debit the payer's account on the same business day and payment with currency date two business days later</i> >21:00 <i>debit the payer's account on the following business day and payment with currency date three business days later</i>	≤21:00 <i>debit the payer's account on the same business day and payment with currency date two business days later</i> >21:00 <i>debit the payer's account on the following business day and payment with currency date three business days later</i>
Payments in foreign currency - AED, AUD, CNY, INR, JPY, KRW, NZD, SAR URGENT	≤16:30 <i>debit the payer's account on the same business day and payment with currency date two business days later</i> >16:30 <i>debit the payer's account on the following business day and payment with currency date two business days later</i>	≤08:00 <i>debit the payer's account on the same business day and payment with currency date on the following business day</i> >08:00-21:00 <i>debit the payer's account on the same business day and payment with currency date two business days later</i> >21:00 <i>debit the payer's account on the following business day and payment with currency date two business days later</i>	Only applies to the George Business service ≤08:00 <i>debit the payer's account on the same business day and payment with currency date on the following business day</i> >08:00-21:00 <i>debit the payer's account on the same business day and payment with currency date two business days later</i> >21:00 <i>debit the payer's account on the following business day and payment with currency date two business days later</i>
Payments in foreign currency - ZAR NORMAL	≤16:30 <i>debit the payer's account on the same business day and payment with currency date three business days later</i> >16:30 <i>debit the payer's account on the following business day and payment with currency date four business days later</i>	≤21:00 <i>debit the payer's account on the same business day and payment with currency date two business days later</i> >21:00 <i>debit the payer's account on the following business day and payment with currency date three business days later</i>	≤21:00 <i>debit the payer's account on the same business day and payment with currency date two business days later</i> >21:00 <i>debit the payer's account on the following business day and payment with currency date three business days later</i>
Payments in foreign currency - ZAR URGENT	≤13:30 <i>debit the payer's account on the same business day and payment with currency date on the following business day</i> >13:30-16:30 <i>debit the payer's account on the same business day and payment with currency date two business days later</i> >16:30 <i>debit the payer's account on the following business day and payment with currency date two business days later</i>	≤14:30 <i>debit the payer's account on the same business day and payment with currency date on the following business day</i> >14:30-21:00 <i>debit the payer's account on the same business day and payment with currency date two business days later</i> >21:00 <i>debit the payer's account on the following business day and payment with currency date two business days later</i>	Only applies to the George Business service ≤14:30 <i>debit the payer's account on the same business day and payment with currency date on the following business day</i> >14:30-21:00 <i>debit the payer's account on the same business day and payment with currency date two business days later</i> >21:00 <i>debit the payer's account on the following business day and payment with currency date two business days later</i>

Intra/interbank payments in RON or foreign currency from/to an account denominated in a currency other than the transaction currency (Cross Currency)	<15:00 debit the payer's account on the same business day and payment with currency date determined depending on the currency of payment and the normal/urgent status >15:00 debit the payer's account on the following business day and payment with currency date determined depending on the currency of payment and the normal/urgent status	<17:00 debit the payer's account on the same business day and payment with currency date determined depending on the currency of payment and the normal/urgent status 17:00 - 21:00 debit the payer's account on the following business day and payment with currency date determined depending on the currency of payment and the normal/urgent status	<17:00 debit the payer's account on the same business day and payment with currency date determined depending on the currency of payment and the normal/urgent status 17:00 - 21:00 debit the payer's account on the following business day and payment with currency date determined depending on the currency of payment and the normal/urgent status >21:00 This service is unavailable
Erste intragroup fast payments in foreign currency (FIT Payments)	≤ 14:30 debit the payer's account and payment with currency date on the same business day >14:30 – 16:30 debit the payer's account on the same day and payment with currency date on the following business day >16:30 debit the payer's account and payment with currency date on the following business day	≤ 15:30 debit the payer's account and payment with currency date on the same business day >15:30 – 21:00 debit the payer's account on the same day and payment with currency date on the following business day >21:00 debit the payer's account and payment with currency date on the following business day	≤ 15:30 debit the payer's account and payment with currency date on the same business day >15:30 – 21:00 debit the payer's account on the same day and payment with currency date on the following business day >21:00 debit the payer's account and payment with currency date on the following business day
Creation/liquidation of term deposits	≤ 18:00 On the same business day	≤ 19:00 On the same business day >19:00 On the following business day	≤ 20:00 On the same business day >20:00 On the following business day
Foreign exchange	≤17:30 On the same business day	09:00-17:00 On the same business day	by the close of the banking day debit the payer's account and credit the payee's account on the same business day

Processing of files		Multicash/e-BCR
Delivery of debit instruction files (direct debit, non-customer payment orders, multiple payment orders)	08:30-16:30 On the same business day >16:30 To be canceled and retransmitted on the following business day	
Debit instruments payable in RON Intrabank (cheque, promissory note ^{iv} , bill of exchange ^v)		Interbank – electronic clearing
Debit instrument return – payee in BCR	≤ 14:00 (day D*) debit the payer's account and credit the payee's account on the same business day (day D*) >14:00 (day D*) debit the payer's account and credit the payee's account on the following business day (day D+1)	≤14:00 (day D*) debit the payer's account on the following business day (day D+1) and credit the payee's account two business days later (day D+2) >14:00 (day D*) debit the payer's account two business days later (day D+2) and credit the payee's account three business days later (day D+3)

Soseaua Orhideelor nr. 15D,
The Bridge 1 Building, 2nd floor,
District 6,
Bucharest, Post Code 060071
Romania
www.bcr.ro

Call BCR: *2227 reachable from any
network in Romania;

+ 4021.407.42.00, reachable from any
network in Romania or abroad

Entered into the Register of
Credit Institutions:
No. RB-PJR-40-008/18.02.1999

SWIFT: RNCB RO BU

Debit instrument return
– payer in BCR

≤17:00 (day T)**

*debit the payer's account and credit the payee's
account on the same business day (day T)*

≤17:00 (day T)** *debit the payer's account
on the same business day (day T) and
credit the payee's account on the following
business day (day T+1)*

***day D – the date of presentation of the debit instrument by the payee to BCR or the due date (if the due date is later than the date of presentation of the debit instrument)**

****day T – the date of receipt by BCR of the payment instruction relating to a debit instrument**

Remarks:

- A.** Depending on the technical capabilities and/or cut-off times of partner banks, BCR may, but is not required to, process certain transactions received after the cut-off time (similar to those received before the cut-off time).
- B.** BCR reserves the right to change the cut-off times for banking operations and the related processing rules by displaying them at the bank's places of business and/or by sending an information message via electronic banking services
- C.** **List of instant payment participants** - BRD - Groupe Societe Generale S.A., LIBRA INTERNET BANK S.A., BANCA TRANSILVANIA S.A., ALPHA BANK ROMANIA S.A., PATRIA BANK S.A., CEC BANK S.A., VISTA BANK (ROMANIA) S.A., ING BANK N.V. AMSTERDAM - BUCHAREST BRANCH, BANCA ROMANA DE CREDITE SI INVESTITII S.A., BANCA COMERCIALA ROMANA S.A., SALT BANK S.A., RAIFFEISEN BANK S.A., Banca Comerciala INTESA SANPAOLO ROMANIA S.A., TECHVENTURES BANK S.A., FIRST BANK S.A., UNICREDIT BANK S.A., SMITH&SMITH, REVOLUT BANK UAB VILNIUS SUCURSALA BUCURESTI, GARANTI BBVA ROMANIA.

ⁱ The cut-off time is the time of day at which the bank marks a transaction as received on the current business day or the following business day. The cut-off times are indicated according to the official time of Romania GMT+2. Around public holidays, processing times may be subject to change. Cut-off times are defined for business days, except for intrabank payments in RON or foreign currency, where cut-off times are defined for calendar days.

ⁱⁱ A business day is any day on which banks in Romania are open for business and interbank transactions are conducted in Romania. If payment is made in a currency other than the national currency, a Business Day shall mean any day on which banks are open for business/currency exchange transactions concluded in Romania and in the main financial center with regard to the currency in which the respective payments are made.

ⁱⁱⁱ The currency date is the date on which the transferred amount should be received by the payee's bank, under the proviso that the payee's bank may not credit the payee's account on the same day on which it was received. ^{iv} Crediting and debiting will be based on the due date for promissory notes and bills of exchange.