

# The schedule\* of processing of domestic money transfers in PLN in PekaoBIZNES<sup>24</sup>

Domestic money transfers in PLN made to accounts maintained at Bank Pekao SA**		
sent between 06:00 a.m. and 8:00 p.m.	are executed on a current basis (except for mass payments)	
sent after 8:00 p.m.	are executed on the following business day	
Domestic money transfers in PLN made to accounts maintained at other banks**		
executed in ordinary mode	executed in urgent mode	through the ELIXIR system
sent until 7:55 a.m.	sent until 8:45 a.m.	are directed to the 1 <sup>st</sup> session
sent until 11:55 a.m.	sent until 12:45 p.m.	are directed to the 2 <sup>nd</sup> session
sent until 2:25 p.m.	sent until 3:15 p.m.	are directed to the 3 <sup>rd</sup> session
sent after 2:25 p.m.	sent after 3:15 p.m.	are directed to the 1 <sup>st</sup> session on the following business day
<b>SORBNET</b> – money transfers are executed through the SORBNET system. 1. the money transfers sent for execution in the on-line mode until <b>2:55 p.m.</b> are sent on the same business day, 2. the final time of sending money transfers involving high amounts may depend on a situation on the market of interbank settlements.		
The domestic money transfers in PLN sent on business days until <b>8:00 p.m.</b> are accounted on the sender's account as at the current day date.		

Mass money transfers in PLN made to accounts at Bank Pekao S.A.	
sent until 8:30 a.m.	are executed until 10:20 a.m.
sent until 9:30 a.m.	are executed until 1:00 p.m.
sent until 11:00 a.m.	are executed until 1:30 p.m.
sent until 12:30 p.m.	are executed until 2:40 p.m.
sent until 1:30 p.m.	are executed until 4:40 p.m.
sent until 4:45 p.m.	are executed until 7:00 p.m.
sent after 4:45 p.m.	are executed until 10:20 a.m. on the following business day
Mass money transfers in PLN made to accounts at other banks	
sent until 6:45 a.m.	are directed to the 1 <sup>st</sup> session of the Elixir system
sent until 10:45 a.m.	are directed to the 2 <sup>nd</sup> session of the Elixir system
sent until 1:45 p.m.	are directed to the 3 <sup>rd</sup> session of the Elixir system
sent after 1:45 p.m.	are directed to 1 <sup>st</sup> session of the Elixir system on the following business day
<b>Mass money transfers sent until 4:45 p.m.</b> are accounted on the ordering party's account as at current day date. <b>Mass money transfers sent after 4:45 p.m.</b> are executed on the following business day.	

The money transfers with future execution date are accounted at 6:00 a.m. on the date indicated in the money transfer order.

The information about the operations on the account is updated right after accounting each operation and is available in the PekaoBIZNES<sup>24</sup> system in the "Statements / Operations history" option.

\* Bank Pekao SA strives to offer its clients the most attractive modes of payments processing. The above mentioned cut-off times result from operation of the current internal systems of the bank and they can be changed. At the same time, we remind you that in accordance with the existing principles the order is executed without delay after it is received by the bank, not later than on the following business day after its receipt.

\*\* The money transfers processed in the off-line sessions will be accounted not later than after 30 minutes since the moment when they were sent to the bank. The transfers sent as a "package", "consolidated" will be processed in the off-line mode.

The schedule does not refer to money transfers covered by the Pekao Collect service.