

## APPENDIX Nr.1

The explanations regarding the terms for effecting payment orders depending on the time when the Customer has submitted it and priority chosen by the Customer

Effecting the Customer's payment order the Bank applies value date depending on the priority (Standard, Urgent, Express), indicated by the Customer in the payment order and compliance with the Bank's Cut-off Times. Value date can be deferred to the latest date, taking into account banking holidays and days when national clearing system of the currency of the payment is closed.

Currency of the payment	Type of operation	Priority of the payment order	Cut-off time for submitting a payment order in a certain currency to the Bank in the date D <sup>1</sup>	Value date*
<b>EUR</b>	Domestic transfer	Standard	13:00	D
		Express	16:00 <sup>2</sup>	D
	SEPA transfer	Standard	16:00	D (in one hour)
	International transfer	Standard	13:00	D
		Urgent	17:00	D + 1
		Express	15:00	D
<b>USD<sup>3</sup></b>		Standard	17:00	D (in two hours)
<b>CNY</b>		Standard	17:00	D + 2
<b>CHF, PLN, DKK, JPY, HKD, KZT, BYN, GBP</b>		Standard	17:00	D + 3
<b>RUB</b>		Standard	17:00	D + 2
				D + 1

<sup>1</sup> D – is the date, when the Customer has submitted the payment order to the Bank

<sup>2</sup> If transfers are provided by a Bank, which is a member of the electronic clearing system of Bank of Latvia.

Participants: <https://www.bank.lv/en/about-us/tasks/payment-systems/eks>