

TIME SCHEDULE FOR EXECUTION OF PAYMENT TRANSACTIONS

1. CASH TRANSACTION

Type of Transaction	Time of Receipt	Time of Execution	Value Date of Credit
CASH TRANSACTIONS			
Cash deposit of domestic and foreign currency – at branch office	Branch office working hours	Same day	Same day
Cash withdrawal of domestic and foreign currency at branch office – for amounts up to €10,000	Branch office working hours	Same day	Same day

2. INTERNAL NATIONAL PAYMENTS

Type of Transaction	Time of Receipt	Time of Execution	Value Date of Credit
INTERNAL NATIONAL PAYMENTS			
Payment orders within Adriatic Bank AD accounts, initiated at the branch	Branch office working hours	Same day	Same day
Payment orders within Adriatic Bank AD accounts, initiated via internet or mobile banking	From 00:00h to 24:00h	Same day	Same day

3. EXTERNAL NATIONAL PAYMENTS FROM MONDAY TO FRIDAY EXCEPT HOLIDAYS

Type of Transaction	Time of Receipt	Time of Execution	Value Date of Credit
PAYMENT ORDERS IN FAVOR OF PAYMENT SERVICE USERS' ACCOUNTS WITHIN THE BANK			
National payment transactions - RTGS and DNS	Until 20:00h	Same day	Same day
National payment transactions - TIPS Clone (Instant payment)	From 0:00h to 24:00h	Same day	Same day
PAYMENT ORDERS DEBITED FROM PAYMENT SERVICE USERS' ACCOUNTS WITHIN THE BANK			
Payment orders in favour of accounts in another bank, initiated at the branch – DNS	Branch office working hours	Same day	Same day
Payment orders in favour of accounts in another bank, initiated at the branch – RTGS	Branch office working hours	Same day	Same day
Payment orders in favour of accounts in another bank, initiated at the branch – TIPS Clone (Instant payment)	Branch office working hours	Same day	Same day
Payment orders in favour of accounts in another bank, initiated via internet or mobile banking – DNS	Until 19:00h	Same day	Same day
	After 19:00h	Same day	Next business day
Payment orders in favour of accounts in another bank, initiated via internet or mobile banking – RTGS	Until 19:30h	Same day	Same day
	After 19:30h	Same day	Next business day
Payment orders in favour of accounts in another bank, initiated	From 0:00h to 24:00h	Same day	Same day



via internet or mobile banking – TIPS Clone (Instant payment)			
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4. EXTERNAL NATIONAL PAYMENTS ON WEEKENDS AND HOLIDAYS

Type of Transaction	Time of Receipt	Time of Execution	Value Date of Credit
PAYMENT ORDERS IN FAVOR OF PAYMENT SERVICE USERS' ACCOUNTS WITHIN THE BANK			
National payment transactions – RTGS and DNS	Until 15:00h	Same day	Same day
National payment transactions – TIPS Clone (Instant payment)	From 0:00h to 24:00h	Same day	Same day
PAYMENT ORDERS DEBITED FROM PAYMENT SERVICE USERS' ACCOUNTS WITHIN THE BANK			
Payment orders in favour of accounts in another bank, initiated at the branch – DNS	Branch office working hours	Same day	Same day
Payment orders in favour of accounts in another bank, initiated at the branch – RTGS	Branch office working hours	Same day	Same day
Payment orders in favour of accounts in another bank, initiated at the branch – TIPS Clone (Instant payment)	Branch office working hours	Same day	Same day
Payment orders in favour of accounts in another bank, initiated via internet or mobile banking – DNS	Until 14:00h	Same day	Same day
	After 14:00h	Same day	Next business day
Payment orders in favour of accounts in another bank, initiated via internet or mobile banking – RTGS	Until 14:30h	Same day	Same day
	After 14:30h	Same day	Next business day
Payment orders in favour of accounts in another bank, initiated via internet or mobile banking – TIPS Clone (Instant payment)	From 0:00h to 24:00h	Same day	Same day

5. INTERNATIONAL PAYMENTS

Type of Transaction	Time of Receipt	Time of Execution	Value Date of Credit
PAYMENT ORDERS IN FAVOR OF PAYMENT SERVICE USERS' ACCOUNTS WITHIN THE BANK			
International payment transactions SWIFT	Until 15:30h	Same day	Same day
International payment transactions SEPA	Until 16:00h	Same day	Same day
PAYMENT ORDERS DEBITED FROM PAYMENT SERVICE USERS' ACCOUNTS WITHIN THE BANK			
SWIFT payment orders in favour of accounts in foreign banks, initiated at the Bank's branch or via internet or mobile banking	Until 14:00h	Same day	Value date T+0
	After 14:00h	Next business day	Value date T+0
SEPA international transactions for payments in favour of accounts in foreign SEPA member banks, initiated at the Bank's branch or via internet or mobile banking (EUR)	Until 13:30h	Same day	Same day
	After 13:30h	Same day	Next business day

Additional Clarifications:

Payment orders received outside of the business hours specified in the Time schedule for the Execution of Payment Transactions will be executed on the next business day.

The Bank may deviate from the Time schedule for the Execution of Payment Transactions in accordance with applicable regulations and the Bank's internal policies, in cases where it is necessary to apply regulations related to the prevention of money laundering and terrorist financing, as well as in situations involving the application of international restrictive measures and compliance with other regulatory requirements.

Furthermore, in the event of extraordinary circumstances such as telecommunications failures, power outages, disruptions in interbank payment execution systems, etc., the Bank reserves the right to deviate from the prescribed Time schedule for the Execution of Payment Transactions.

A business day is defined as the part of the day during which the payment service provider of the payer or the payment service provider of the payee involved in the execution of a payment transaction operates and enables the execution of the payment transaction for the payment service user. The Bank's business days are aligned with the business days of the Central Bank Montenegro.

On business days, within the meaning of these rules, all days of the year are considered. The RTGS system operating hours are from 08:30 to 20:50 on business days, and until 15:50 on weekends and public holidays. The DNS system operating hours are from 08:30 to 20:50 on business days, and until 15:50 on weekends and public holidays. The TIPS Clone system, for the execution of instant payments, operates continuously, 24 hours a day, 7 days a week (24/7).

*Payment transactions refer to all payment orders made in favour of a payee at another bank/credit institution, initiated at branch offices, via internet and mobile banking services, or through a payment initiation service provider. Payment transactions exceeding EUR 15,000, as well as transactions of lower amounts that, in accordance with applicable regulations, are subject to additional checks or require supporting documentation, can be processed on the next regular business day.

**Cash withdrawal notice:

- For amounts from €10,000 to €50,000 – 1 business day,
- For amounts from €50,000 to €100,000 – 2 business days,
- For amounts over €100,000 – 3 business days.

In the event of negative market developments or extraordinary national circumstances, the Bank may determine a different deadline for cash disbursement.

***Standing orders – internal/external: Executed on the agreed payment date, provided that sufficient funds are available in the account at the time of execution, or on the first date when sufficient funds become available in the account.

****The foreign bank will credit the payee in accordance with its internal rules in force in the respective country. Adriatic Bank AD is not responsible for the actions of banks or financial institutions based abroad. The crediting timeline depends on the legislation of the payee's country and the rules of the payee's bank.

Also, the processing hours for receiving SEPA orders are aligned with the working hours of the correspondent bank.

This Time schedule for the Execution of Payment Transactions enters into force on the date of its adoption by the Bank's Board of Directors (July 22, 2026) and becomes applicable as of July 22, 2026.