Information on cut off time
for presenting to the Bank of payment orders
in national and foreign currency for execution in the same banking day

Period	Transfer type	Currency		Cut Off Time		
				Submitted on paper	Submited through OTP Internet/Mobile Banking service****	Through MT101*
Monday - Friday	Inter-bank	MDL	Urgent	17:00	19:40*****	-
			Normal	17:00	18:40	16:45
		RUB		14:30	14:30*	14:30
		EUR		15:30	15:30*	15:30
		USD		15:30	16:00*	15:30
		Other currencies (CHF, GBP, CAD, RON, etc.)		13:00	13:00*	13:00
	Foreign exchange	-		17:00	17:00*	-
	Payroll	MDL, EUR		17:00	20.45	-
	Inter-bank to third parties	RUB, EUR, USD, alte valute		16:00**		
		MDL		17:00**	20:45***	16:00**
	Intra-bank between own accounts	MDL, EUR, USD, RUB, other currencies				

*-In case of days with reduced working program, the cut of time will be adjusted accordingly

**- on the working days of the Branch

***- the beginning of the session for receiving intrabank payment documents via OTP Internet Mobile Banking is 04:00,available also on non-working days.

****- the beginning of the session for receiving payment documents via OTP Internet Mobile Banking to be executed through SAPI is 09:00, and the dispatch of Payment Orders to the NBM takes place in accordance with the SAPI work schedule.

***** - Urgent payments are only available in the WEB interface of the OTP Internet / Mobile Banking. The processing time can deviate for payments made from accounts with special status, and in case of insufficient funds in the payment accounts, the processing type will be calculated from the moment when the account is supplied with sufficient funds.

Payment orders presented after cut off time will be took over by the Bank for execution in the next banking day.

Execution date of a payment established by the client can be other than issuance date of payment order, but will not exceed 10 banking days. The cut off time applied for authorization such payments in MDL in OTP Internet/Mobile Banking on the day of its execution is 5:40 p.m.