

## Processing Guide

This Processing Guide sets out important processing information about CaixaBank, S.A, Zweigniederlassung Deutschland's ("CaixaBank") banking operative.

The information in this Processing Guide is correct at the time it is provided to you but may be subject to change from time to time. You can ask your contact at CaixaBank for the latest version of this guide at any time.

CaixaBank, S.A. is incorporated in Spain and registered office at Pintor Sorolla, 2-4, 46002 Valencia, Spain.

CaixaBank S.A. Zweigniederlassung Deutschland is registered in the Commercial Registry at the local court of Frankfurt am Main with register No. HRB 109223. Registered office at Schillerstraße 2, 60313 Frankfurt am Main, Germany.

Authorised and regulated by the European Central Bank and the Bank of Spain (Banco de España) and subject to limited regulation by Bundesanstalt für Finanzdienstleistungsaufsicht and Deutsche Bundesbank

### 1. GLOSARY

A **Banking Business Day** is a day on which banks in Germany are generally open for business, excluding Saturdays, Sundays, the 24 December, the 31 December, any federal and regional holiday in Frankfurt am Main.

A **Cut-Off Time** is the time by which we must receive a payment instruction if it is to be processed that day.

An **EEA Country** is a country in the European Economic Area. This includes all European Union member states, as well as Iceland, Liechtenstein, and Norway – see the final section of this Processing Guide for more details.

### 2. OUTGOING TRANSACTIONS

#### 2.1. Credit Transfers

When making credit transfers you must use the following unique identifier of the payee:

Destination area	Currency	Unique identifier of Payee
Germany	euro	IBAN
Cross-border within the European Economic Area	euro	IBAN
Germany or within the European Economic Area	currency other than euro	IBAN and BIC or account number and BI
Outside of the European Economic Area	euro or other currency	IBAN and BIC or account number and BI

Please note that the name of the payee is only taken for the information on your statement.

The name of the payee is not checked, and the credit transfer will be made, even if the name of the payee provided does not match the name of the payee held at the receiving bank.

Payment type	Instruction method channel	Cut-Off Time <sup>1 2</sup>	Funds will be debited from your account	Funds should be available
SEPA <sup>1</sup> transfer	NO Online Banking Service	20:00	Same Business Day	1 Banking Business Day
SEPA transfer	Online Banking Service	20:00	Same Business Day	1 Banking Business Day
SEPA Massive transfer	NO Online Banking Service	15:00	Same Business Day	1 Banking Business Day
SEPA Massive transfer	Online Banking Service	15:00	Same Business Day	1 Banking Business Day
International (SWIFT) without currency conversion (mono currency)	Online Banking Service	23:59	Same Business Day	1 Banking Business Day
International (SWIFT) with currency conversion (cross currency)	NO Online Banking Service	23:59	Same Business Day	2 Banking Business Day
International (SWIFT) with currency conversion (cross currency)	Online Banking Service	23:59	Same Business Day	2 Banking Business Day
Urgent International transfer in EUR	NO Online Banking Service	15:30	Same Business Day	Same Business Day
Urgent International transfer in EUR	Online Banking Service	15:30	Same Business Day	Same Business Day
Urgent International transfer in USD	NO Online Banking Service	15:30	Same Business Day	Same Business Day
Urgent International transfer in USD	Online Banking Service	15:30	Same Business Day	Same Business Day
Urgent International transfer in GBP	NO Online Banking Service	15:30	Same Business Day	Same Business Day
Urgent International transfer in GBP	Online Banking Service	15:30	Same Business Day	Same Business Day
Urgent International transfer in CHF	NO Online Banking Service	13:30	Same Business Day	Same Business Day
Urgent International transfer in CHF	Online Banking Service	13:30	Same Business Day	Same Business Day
Urgent International transfer in CAD	NO Online Banking Service	13:30	Same Business Day	Same Business Day
Urgent International transfer in CAD	Online Banking Service	13:30	Same Business Day	Same Business Day
Urgent International transfer in JPY	NO Online Banking Service	23:59	Same Business Day	Same Business Day
Urgent International transfer in JPY	Online Banking Service	23:59	Same Business Day	Same Business Day

## 2.2. SEPA DIRECT DEBITS (in euros from a bank under the SEPA Schemes – Core and Business to Business “B2B”)

The use of Direct Debits is only possible with a current account in euro.

### Execution period

The execution period for SEPA direct debits is 1 Banking Business Day.

## 3. FEES AND CHARGES

The most common CaixaBank account and service fees are set out in the List of Prices and Services, as amended from time to time. For other services, please ask us what charges will apply. Please also see section 12 (2) of the General Business Conditions. Fees and charges will be applied when the service is provided, or if they are charged periodically, on the first day of each period.

<sup>1</sup> Single Euro Payments Area (SEPA). SEPA comprises the EEA countries as well as countries and territories of Monaco, San Marino, St. Pierre & Miquelon, Switzerland plus Guernsey, Jersey, and Isle of Man.

<sup>2</sup> Payment Instructions received after the Cut-Off Time will be deemed to be received on the next Banking Business Day.

4. *The countries in the European Economic Area (EEA) are currently:*

Austria  
Belgium  
Bulgaria  
Croatia  
Cyprus  
Czech Republic  
Denmark  
Estonia  
Finland  
France  
Germany  
Greece  
Hungary  
Iceland  
Ireland  
Italy

Latvia  
Liechtenstein  
Lithuania  
Luxembourg  
Malta  
The Netherlands  
Norway  
Poland  
Portugal  
Romania  
Slovakia  
Slovenia  
Spain  
Sweden  
United Kingdom