

This Processing Guide sets out important processing information about CaixaBank, S.A, Succursale in Italia

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 Processing Guide at any time.

1 GLOSSARY

A **Banking Business Day** is a day on which banks in Italy are generally open for business, excluding weekends and local public holidays.

A **Cut-Off Time** is the time by which we must receive an outgoing payment instruction, electronically via CBN³ or through other means, or an incoming payment instruction into an account, if it is to be processed on 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 instructing outgoing credit transfers you must indicate the following unique identifier of the payee:

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

Please note that the name of the payee is only taken for the information on your statement. CaixaBank is not required to carry out any check on the correspondence between the unique identifiers of payee and the identification data of the payee. Therefore, the credit transfers will be made, even if the name of the payee provided does not match with the name of the payee held at the receiving bank.

Payment type	Instruction method channel	Cut-Off Time (1)	Funds will be debited from your account	Funds should be available
SEPA ¹ trf ²	NO CBN	16:30	Same Business Day	+1 Banking Business Day
SEPA trf	CBN ³	19:30	Same Business Day	+1 Banking Business Day
SEPA Massive trf	NO CBN	16:30	Same Business Day	+1 Banking Business Day
SEPA Massive trf	CBN	19:30	Same Business Day	+1 Banking Business Day
International (SWIFT) in EUR, GBP, USD, CHF	NO CBN	16:30	Same Business Day	+1 Banking Business Day
International (SWIFT) in EUR, GBP, USD, CHF	CBN	19:30	Same Business Day	+1 Banking Business Day
Urgent International trf in EUR, GBP, USD	NO CBN	14:30	Same Business Day	Same Business Day
Urgent International trf in EUR, GBP, USD	CBN	14:30	Same Business Day	Same Business Day
Urgent International trf in CHF	NO CBN	13:00	Same Business Day	Same Business Day
Urgent International trf in CHF	CBN	13:00	Same Business Day	Same Business Day

(1) Payment Instructions received after the Cut-Off Time will be deemed to be received on the next Banking Business Day.

N.B. Due to the financial international sanctions and/or the anti-money laundering and counter terrorist financing rules with which CaixaBank must comply, the payment instructions, in application of the said rules, may be delayed or not executed.

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.

N.B. Due to the financial international sanctions and/or the anti-money laundering and counter terrorist financing rules with which CaixaBank must comply, SEPA direct debits, in application of the said rules, may be delayed or not executed.

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 which charges will apply.

Fees and charges will be applied when the service is provided, or if they are charged periodically, on the first day of each period.

¹ Single Euro Payments Area (SEPA). SEPA comprises the EEA countries as well as countries and territories of Monaco, San Marino, Switzerland plus Guernsey, Jersey and Isle of Man and United Kingdom.

² Trf means transfer.

³ CBN means CaixaBanknow service, the CaixaBank's online banking service.

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