



**CAJAMAR Caja Rural, Sociedad Cooperativa de Crédito.**

**VALUE DATE REGULATIONS FOR DEBITS AND CREDITS IN ASSET AND LIABILITY ACCOUNTS, CURRENT ACCOUNTS, CREDIT ACCOUNTS AND SAVINGS BOOK ACCOUNTS**

**DEBITS**

Types of operations

**1. Cheques.**

1.1 Drawn over the counter or through internal clearing in the issuing Branch.

The date of payment.

1.2 Paid effectively by other Branches or Banking Entities.

The date of payment; for this purpose, the payment Branch shall stamp the payment date on the cheque. If this requirement is not fulfilled, the value date for the debit will be the same as the date it is charged to the account.

1.3 Taken for collection by other Branches or Banking Entities.

The same day it is debited from the issuing account.

**2. Withdrawals.**

The date of payment.

**3. Transfer orders, deposit orders and similar**

The day they are ordered. For transfers ordered by post, the date of the order will be understood to be the same date it is received by the Bank.

**4. Returned bills.**

4.1 Discounted bills.

Due date.

4.2 Returned cheques.

The same value date assigned when they were credited to the account.



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**5. Periodic bills for which payment has been previously authorised by the debtor.**

**5.1 Charged to the debtor.**

Date of debit. For bills presented through Clearing Houses or other clearing systems, the value date shall be the day on which the refund materialises.

**5.2 Refund to assignor.**

The value date applied when credited.

**6. Purchase of currency.**

The date the currency is provided.

**7. Purchase of securities.**

The date they are purchased on the Stock Market.

**8. Bills paid by direct debit.**

Bills which are paid by direct debit through a deposit entity, both on the bill itself and on the notice of collection, will be debited from the drawee's account with the same value date as their due date, if they are from the portfolio of the domiciled Bank or if they have been presented by another Bank through a Clearing House or an inter-bank account.

**9. Credit card derivatives and similar.**

Depending on the contract.

**10. Other operations.**

See note (a).

**CREDITS**



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Type of operation

**1. Cash deposits.**

1.1 Made by individuals.

The day they are presented.

1.2 Made by legal entities.

1.2.1 Before 11 a.m.

The day they are presented.

1.2.2 Others.

The next working day following presentation.

**2. Cheque deposits, etc.**

2.1 Charged to the Bank itself (drawn on any Branch)

The day they are presented.

2.2 Charged to other Banking Entities, including the Bank of Spain.

Second working day following presentation.

**3. Bank transfers, deposit orders and similar.**

3.1 From the Bank itself.

The same day they are ordered at the origin Branch.

3.2 From other Banking Entities.

The second working day after they are ordered at the origin Branch; for this purpose, the date must be reflected in the information pertaining to the transfer.

**4. Bill discounting.**

Date on which the calculation of interest commences. When calculating interest, the bill due date will not be included.

**5. Presentation of periodic bills for which payment has been previously authorised by the debtor.**



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Date of debit. For bills presented through Clearing Houses or other clearing systems, the value date shall be the day on which the refund materialises.

**6. Sale of currency.**

The next working day following the presentation of currency

**7. Sale of securities.**

The next working day following the date they are sold on the Stock Market.

**8. Crediting of dividends, interest and redeemed securities, and deposited securities.**

The same day they are credited.

**9. In credit, checking and similar accounts.**

The same day.

**10. Other operations.**

See note (a).

**NOTES**

(a) For all other operations not specifically described here, debits and credits will have the same value date as their account entry, if there is no movement of funds outside the Bank. Otherwise, credits will be assigned a value date of the first working day following their account entry.

(b) Saturdays may or may not be considered a working day depending on the type of operation carried out. If the arrangement of an operation must be delayed for reasons beyond the control of the Bank (payments to the Tax Authorities, Stock Market operations, Clearing House, etc.) it will be a non-working day. For all other cases, in which the operation can be carried out on that day, it will be classed as a working day.

(c) For the purchase and sale of currencies, the value date given to the actual purchase or sale itself must also be taken into account.