

Cut-off times and currency information

for Business Banking customers

Unless otherwise stated below, the cut-off times detailed in this document apply to instructions given on any Working Day (i) through Corporate Online Banking and our Corporate App; and (ii) by directly contacting your local Branch. If we receive your instruction after the cut-off time, we will treat the instruction as if it was received on the next Working Day. All cut-off times stated in this document are UK times. For payments to be made by Faster Payments, a Working Day may include a Saturday, Sunday or bank holiday in England and Wales.

| Payment method | Cut-off time |
|----------------------------|---|
| BACS (Sterling) | 16:30 |
| CHAPS (Sterling) | 17:40 <i>(Please note that with effect from 4 November 2024, the CHAPS cut-off time will change as follows: (i) the cut-off time for an instruction given at a branch will be 17:00; and (ii) the cut-off time for an instruction given through our Corporate Online Banking service will be 17:20)</i> |
| Faster Payments (Sterling) | 23:40 |
| SEPA (Euro) | 14:00 |

| International Payments (via SWIFT) | Cut-off time | Account Availability |
|------------------------------------|--------------|---------------------------|
| Sterling (GBP) | 17:40 | Yes |
| All other euro payments | 15:00 | Yes |
| Canadian dollars (CAD) | 14:30 | Yes |
| Norwegian krone (NOK) | 14:30 | Yes |
| Danish krone (DKK) | 14:00 | Yes |
| Swedish krone (SEK) | 14:30 | Yes |
| US dollars (USD) | 15:30 | Yes |
| Czech koruna (CZK) | 08:30 | Yes (restrictions apply)* |
| Hungarian forint (HUF) | 08:30 | Yes (restrictions apply)* |
| Polish zloty (PLN) | 09:00 | Yes (restrictions apply)* |
| South African rand (ZAR) | 08:30 | Yes (restrictions apply)* |
| Swiss francs (CHF) | 15:30 | Yes |
| Turkish new lira (TRY) | 08:00 | No |
| Australian dollar (AUD) | 13:00 | Yes |
| Chinese yuan (CNY) | 08:30 | Yes (restrictions apply)* |
| Hong Kong dollar (HKD) | 08:30 | Yes (restrictions apply)* |
| Israeli shekel (ILS) | 08:00 | Yes (restrictions apply)* |
| Japanese yen (JPY) | 13:30 | Yes |
| New Zealand dollar (NZD) | 13:00 | Yes |
| Romanian leu (RON) | 08:00 | Yes (restrictions apply)* |
| Singapore dollar (SGD) | 08:30 | Yes (restrictions apply)* |
| Arab Emirate dirham (AED) | 17:00 | Yes (restrictions apply)* |
| Mexican peso (MXN) | 17:00 | Yes (restrictions apply)* |
| Thai baht (THB) | 14:30 | No |

*If you would like to check the restrictions that apply to certain accounts, please contact your local Branch.

Faster Payments

Where a payment has been made or received on a weekend, on your account statement the Details column will show the actual date of the payment.