## **Cut-off times and currency information** for Individual Banking customers

Unless otherwise stated below, the cut-off times detailed in this document apply to instructions given on any working day (i) through our online banking service and app; (ii) by calling Handelsbanken Customer Connect (our telephone banking service); and (iii) by directly contacting your local branch. If we receive your instruction after our cut-off time, we'll treat the instruction as if it was received on the next working day. All cut-off times and other times stated in this document are UK times.

Payment method	Cut-off time	
CHAPS (Sterling)	<ul><li>17:20 Online banking service</li><li>17:00 Instruction to a branch</li><li>16:50 Handelsbanken Customer Connect</li></ul>	
Faster Payments (Sterling) (*)	<ul><li>23:40 Online banking service and our app</li><li>22:00 Handelsbanken Customer Connect</li><li>17:00 Instruction to a branch</li></ul>	
SEPA (Euro)	14:00 Online banking service, app, Handelsbanken Customer Connect and instruction to a branch	

Currency Payments (via SWIFT)	Cut-off time	Account Availability
Sterling (GBP)	<ul><li>17:40 Online banking service, app and Handelsbanken Customer Connect</li><li>17:00 Instruction to a branch</li></ul>	Yes
All euro payments other than SEPA payments	15:00	Yes
Canadian dollars (CAD)	14:30	Yes
Czech koruna (CZK)	09:00	No
Danish krone (DKK)	14:00	Yes
Norwegian krone (NOK)	14:30	Yes
Polish zloty (PLN)	09:00	No
South African rand (ZAR)	09:00	No
Swedish krone (SEK)	14:30	Yes
Swiss francs (CHF)	12:00	Yes
US dollars (USD)	15:30	Yes
Australian dollar (AUD)	13:00	Yes
Chinese yuan (CNY)	14:30	No
Hong Kong dollar (HKD)	09:00	No
Japanese yen (JPY)	13:30	Yes
New Zealand dollar (NZD)	13:00	Yes
Singapore dollar (SGD)	09:00	No
Thai baht (THB)	14:30	No

## **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.





Handelsbanken is the trading name of Handelsbanken plc, which is incorporated in England and Wales with company number 11305395. Registered office: 3 Thomas More Square, London, E1W 1WY, UK. Handelsbanken plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 806852. Handelsbanken plc is a wholly-owned subsidiary of Svenska Handelsbanken AB (publ).