

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)	17:20 <i>Corporate Online Banking Service</i> 17:00 <i>Instruction to a branch</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.