

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 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)	17:20 Online banking service
	17:00 Instruction to a branch
	16:50 Handelsbanken Customer Connect
Faster Payments (Sterling)	23:40 Online banking service and our app
	22:00 Handelsbanken Customer Connect
	17:00 Instruction to a branch
SEPA (Euro)	14:00 Online banking service, app, Handelsbanken Customer Connect and instruction to a branch

International payments (via SWIFT)	Cut-off time	Account availability
Sterling (GBP)	17:40 Online banking service, app and Handelsbanken Customer Connect	Yes
	17:00 Instruction to a branch	
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.