

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 ; (ii) by calling Handelsbanken Customer Support (our telephone banking service); and (iii) by directly contacting your local branch. All cut-off times and other times stated in this document are UK times. Any instructions given through our online banking service or by calling Handelsbanken Customer Support on a non-working day will be processed on the next working day in accordance with the provisions of the Individual Banking Terms and Conditions.

You can give payment instructions through Handelsbanken Customer Support by calling them from 07:00 - 22:00. Any instructions are subject to the cut-off times stated below and they may be subject to limits.

You can give payment instructions to your branch by contacting them from 09:00 - 17:00 on any working day. Any instructions are subject to the cut-off times stated below. Instructions given by telephone to your branch may be subject to limits.

Payment process	Cut-off time
Retry for missed payments (please see condition 4.2 of the Individual Banking Terms and Conditions)	14:00

Payment method	Cut-off time
CHAPS (Sterling)	17:40 Online banking service and Handelsbanken Customer Support 17:00 Instruction to a branch
Faster Payments (Sterling)	18:30 Online banking service and Handelsbanken Customer Support 17:00 Instruction to a branch
SEPA (Euro)	14:00

Currency Payments (via swift)	Cut-off time	Account Availability
Currencies that give value the same working day (*)		
Sterling (GBP)	17:40 Online banking service and Handelsbanken Customer Support 17:00 Instruction to a branch	Yes
All other euro payments	15:00	Yes
Canadian dollars (CAD)	14:30	Yes
Czech koruna (CZK)	08:30	No
Danish krone (DKK)	14:00	Yes
Hungarian forint (HUF)	08:30	No
Norwegian krone (NOK)	14:30	Yes
Polish zloty (PLN)	12:30	No
South African rand (ZAR)	08:30	No
Swedish krone (SEK)	14:30	Yes
Swiss francs (CHF)	15:30	Yes
Turkish new lira (TRY)	10:00	No
US dollars (USD)	15:30	Yes
Currencies that give value the next working day (**)		
Australian dollar (AUD)	13:00	Yes
Chinese yuan (CNY)	08:30	No
Hong Kong dollar (HKD)	08:30	No
Israeli shekel (ILS)	08:00	No
Japanese yen (JPY)	13:30	Yes
New Zealand dollar (NZD)	13:00	Yes

Romanian leu (RON)	08:00	No
Saudi Arabian riyal (SAR)	08:00	No
Singapore dollar (SGD)	08:30	No
Currencies that give value in 2 working days (***)		
Arab Emirate dirham (AED)	17:00	No
Indian rupee (INR)	14:30	No
Kenyan shilling (KES)	14:30	No
Mexican peso (MXN)	17:00	No
Thai baht (THB)	14:30	No

(*) Same-day payments will be processed and give value that day if it is a working day in (i) the UK; and (ii) the country of the currency.

(**) Payments will be processed and give value by the following working day provided that:

- the day that we receive your payment instruction is a working day in (i) the UK; and (ii) the country of the currency; and
- the following day is a working day in the country of the currency.

If either of these days is not a working day in any of the relevant countries, this will delay the processing of the payment until the next working day.

(***) Payments will be processed and give value in 2 working days provided that:

- the day that we receive your payment instruction is a working day in (i) the UK; and (ii) the country of the currency; and
- the following 2 days are working days in the country of the currency.

If any of these days are not a working day in any of the relevant countries, this will delay the processing of the payment until the next working day.

Cross-currency payments

If you instruct us to make a cross-currency payment involving two currencies that give value on the same working day (for example, US dollars and Swiss francs), the earlier cut-off time of the two will apply.

If you instruct us to make a cross-currency payment involving two currencies that give value on different working days (for example, (i) Swiss francs and Australian dollars or (ii) Japanese yen and Thai baht): (a) the cut-off time of the currency that has the later of the two value dates will be the cut-off time that applies; and (b) the payment will only give value on the later of the two value dates.