

Cut-off times and currency information for Business Banking customers

All cut-off times stated in this document are UK times.

Payment process	Cut-off time
Retry for missed payments (please see condition 5.2 of the Business Banking Terms and Conditions)	14:00

Payment method	Cut-off time
BACS (Sterling)	16:30
CHAPS (Sterling)	17:40
Faster Payments (Sterling)	18:30
SEPA (Euro)	14:00

International Payments (via SWIFT)	Cut-off time	Account Availability
Currencies that give value the same working day (*)		
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)	12:30	Yes (restrictions apply)
South African rand (ZAR)	08:30	Yes (restrictions apply)
Swiss francs (CHF)	15:30	Yes
Turkish new lira (TRY)	10:00	No
Currencies that give value the next working day (**)		
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)
Saudi Arabian riyal (SAR)	08:00	No
Singapore dollar (SGD)	08:30	Yes (restrictions apply)
Currencies that give value in 2 working days (***)		
Arab Emirate dirham (AED)	17:00	Yes (restrictions apply)
Indian rupee (INR)	14:30	No
Kenyan shilling (KES)	14:30	No
Mexican peso (MXN)	17:00	Yes (restrictions apply)
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.

Restrictions

If you have a foreign currency account where restrictions apply, please note:-

- credit interest will not be applied to the account;
- overdrafts will not be permitted on the account (if you go overdrawn on the account, interest will be charged at the Handelsbanken unarranged overdraft limit stated in your tariff);
- you will only be able to initiate payments electronically; and
- you will not be able to include the account in any cash pool arrangements that you have with us.