

Attachment no. 2 – Payment Cut-off Times

Outgoing Instructions

Electronic Submission

	Type	Cut-off Time	Value Date
SEPA	payment - standard (intraday)	13:30	D+0
	payment - standard (after 13:30)	16:30	D+1
	payment - urgent & intra-company	13:30	D+0
	payment - in-house	16:30	D+0
	direct debit - CORE & B2B	11:30	D+0
Foreign payments	payment - standard	15:30	D+1
	payment - urgent & intra-company (EUR, USD)	15:30	D+0
	payment - urgent & intra-company (CZK, GBP)	12:00	D+0
	payment - urgent & intra-company (other currencies)	9:00	D+0
	payment - in-house	15:30	D+0
	payment - standard in CNH	12:00	D+1

* valid for STP payments only, in case of conversion please send the payment 30 minutes before respective Cut-off Time

Submission in paper form

	Type	Cut-off Time	Value Date
SEPA a foreign payments	payment - standard	12:00	D+1
	payment - urgent (EUR, GBP, USD, CZK)	12:00	D+0
	payment - urgent (other currencies)	9:00	D+0

Incoming Instructions

	Typ	Cut-off Time	Valuta
All payments	payments	Till the end of the business day	D+0