

Attachment no. 2 – Payment Cut-off Times

Outgoing Instructions

Electronic Submission

	Type	Cut-off Time	Value Date
Domestic & SEPA*	Credit Transfer – standard	16:30	D+1
	Credit Transfer – urgent & intercompany**	13:30	D+0
	Credit Transfer – in-house	16:30	D+0
	Direct Debit – domestic	16:30	D+1
	Direct Debit – CORE & B2B	11:30	D+0
International	Credit Transfer – standard	15:00	D+1
	Credit Transfer – urgent & intercompany	15:00	D+0 (EUR, GBP, USD)
	Credit Transfer – in-house	15:00	D+0
	Credit Transfer – standard CZK	16:30	D+1
	Credit Transfer – urgent & intercompany CZK	13:30	D+0
	Credit Transfer – standard CNH	13:00	D+1

* SEPA credit transfers and SEPA direct debits submitted later than 15 minutes before the Cut-off Time may not be processed with the required value date

** SEPA intercompany only

Paper Based Submission

	Type	Cut-off Time	Value Date
Domestic, SEPA and International	Credit Transfer – standard	12:00	D+1
	Credit Transfer – urgent	12:00	D+0 (EUR, GBP, USD)

Incoming Instructions

	Type	Cut-off Time	Value Date
Domestic, SEPA and International	Credit Transfer	Till Close of Business	D+0