

# Attachment no. 2 – Payment Cut-off Times

## Outgoing Instructions

### Electronic Submission

	Type	Cut-off Time	Value Date
<b>Domestic &amp; SEPA</b>	Credit Transfer – SEPA	13:30	D+0
	Credit Transfer – Domestic standard & SEPA**	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
<b>International</b>	Direct Debit – CORE & B2B	11:30	D+0
	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

\* valid for STP payments only, in case of conversion please send the payment 30 minutes before cut-off time

\*\* SEPA credit transfers delivered after 13:30

### Paper Based Submission

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