

# Cut-Off Times and Value Dating

for Corporate Customers

SEPA Credit Transfer		Value Date	Cut-Off (CET)
<b>Incoming payments</b>	standard	d / d	5:00 p.m.
	urgent	-	-
<b>Outgoing payments</b>	standard	d / d+1	4:00 p.m.
	urgent	d / d	4:00 p.m.
<b>Incoming &amp; outgoing payments within RBG AT</b>	standard	d / d	4:00 p.m.
SEPA Credit Transfer Instant			
<b>Incoming payments</b>		d / d	-
<b>Outgoing payments</b>		d / d	-
SEPA Direct Debit			
		Due date	CET
<b>SEPA Direct Debit</b>	CORE, initial and repeated direct debit	d / d <sup>1</sup>	2:00 p.m.
	B2B	d / d <sup>1</sup>	2:00 p.m.

1) Delivery of payment order d-1

International payments				
Outgoing payments				
Priority	Conversion	Currency	Value date	Cut-Off (CET)
Standard + Urgent	Without conversion	EUR, USD	d / d <sup>2</sup>	4:30 p.m.
		CHF, HUF, RSD, RUB	d / d	2:30 p.m.
		CAD, GBP	d / d	2:00 p.m.
		CZK, PLN, RON	d / d	1:30 p.m.
		ALL, BAM, DKK, NOK, SEK	d / d	1:00 p.m.
		TRY	d / d	10:00 a.m.
		AUD, HKD, JPY, NZD, SGD, ZAR	d / d+1	2:00 p.m.
		AED, BHD, CNH, CNY, ILS, INR, KWD, KZT, MXN, QAR, SAR, THB	d / d+1	10:00 a.m.
	With conversion	All currencies (except CNY)	d / d+2 <sup>3</sup>	11:00 a.m.
		CNY	d / d+3	11:00 a.m.
Incoming payments and transfers within RBI				
Standard + Urgent	Without conversion	All currencies	d / d	4:30 p.m.
	With conversion	All currencies (except CNY)	d / d+2 <sup>3</sup>	11:00 a.m.
		CNY	d / d+3	11:00 a.m.

2) Outgoing USD payments to CN, KR and HK can be value dated with d / d+1 in some cases due to time difference

3) If instructed as urgent, the following value date will be applied:

D+0 for CAD, CHF, CZK, DKK, GBP, HUF, PLN, NOK, RON, SEK, USD + 2 days fee for interest compensation

D+1 for AUD, JPY, NZD, SGD, ZAR +1 day fee for interest compensation

## Important Notes:

Payments instructed as urgent may result in an accelerated end-to-end processing

Paper-based transactions must be received one hour before Cut-Off time or until 2 p.m. at the latest!

**Valid from 2026.01.01**