

Cut-off times international credit transfer

Cut-off times for international credit transfers to an account outside SEPA* or in a currency other than the euro

Same working day cut-off times per currency type

When you transfer funds in one of the listed currencies before the applicable cut-off time indicated below, and there's no currency conversion required**, then the funds typically will be credited to the recipient's account **on the same working day**. Sometimes the recipient's bank may take longer to process the credit transfer. To ensure that your credit transfer is processed on time, submit the (fully) signed credit transfer instruction well in advance, preferably at least 15 minutes before the applicable cut-off times indicated below.

Credit transfer instruction currency		Cut-off time
Europe		
Swiss Franc	CHF	14:30
Czech Koruna	CZK	11:00
Danish Krone	DKK	14:00
Euro	EUR	16:50
Pound Sterling	GBP	16:30
Hungarian Forint	HUF	12:00
Norwegian Krone	NOK	14:00
Polish Zloty	PLN	13:00
Romanian Leu	RON	11:00
Russian Ruble	RUB	09:00
Swedish Krona	SEK	14:00
Turkish Lira	TRY	09:30

North America

Canadian Dollar	CAD	17:30
Mexican Peso	MXN	17:00
US Dollar	USD	17:30

Asia (Middle East)

Israeli Shekel	ILS	9:30
Turkish Lira	TRY	11:00

Africa

South African Rand	ZAR	12:00
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Next working day cut-off times per currency type

When you transfer funds in one of the listed currencies before the applicable cut-off time indicated below, and there's no currency conversion required**, then the funds typically will be credited to the recipient's account **the next working day**. Sometimes the recipient's bank may take longer to process the credit transfer. To ensure that your credit transfer is processed on time, submit the (fully) signed credit transfer instruction well in advance, preferably at least 15 minutes before the applicable cut-off times indicated below.

Credit transfer instruction currency		Cut-off time
Europe		
Bulgarian Lev	BGN	15:00

U.S. (the Caribbean)

Antillean Guilder	ANG	15:00
Aruban Florin	AWG	15:00

Asia (Middle East)

UAE Dirham	AED	17:00
Bahrain Dinar	BHD	15:00
Jordanian Dinar	JOD	15:00
Kuwaiti Dinar	KWD	16:00
Omani Rial	OMR	15:00
Qatari Rial	QAR	16:00
Saudi Riyal	SAR	16:00

Asia

Chinese Yuan	CNY	17:00
Hong Kong Dollar	HKD	17:00
Indian Rupee	INR	15:00
Japanese Yen	JPY	17:00
South Korean Won	KRW	13:30
Philippine Peso	PHP	15:00
Pakistani Rupee	PKR	15:00
Singapore Dollar	SGD	16:00
Thai Baht	THB	14:00

Africa

Moroccan Dirham	MAD	16:00
Tunisian Dinar	TND	15:00
Tanzanian Shilling	TZS	15:00
Kenyan Shilling	KES	15:00

Oceania

Australian Dollar	AUD	17:00
New Zealand Dollar	NZD	17:00

* The Single Euro Payments Area (SEPA) consists of all European Union countries, supplemented by a number of other countries.

Check the complete overview at <https://www.abnamro.nl/en/commercialbanking/products/payments/sepa/countries.html>

** The bank must perform a currency conversion if the currency of the credit transfer instruction is different from the currency of the account to be debited. The currency conversion takes two working days to process. Thus, the crediting of funds to the recipient's account typically takes up to two working days longer than a credit transfer without currency conversion.

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