

# Payment cut-off times

Country	Currency	Cut off time		Value date		
		eChannels	Manual	Electronic Banking	Standing Instructions	Branch
Australia	AUD	1.00PM	12.30PM	Two Working Days	Two Working Days	Two Working Days
Japan	JPY	1.00PM	12.30PM	Two Working Days	Two Working Days	Two Working Days
Hong Kong	HKD	1.00PM	12.30PM	Two Working Days	Two Working Days	Two Working Days
Singapore	SGD	1.00PM	12.30PM	Two Working Days	Two Working Days	Two Working Days
Sri Lanka	LKR	1.00PM	12.30PM	Two Working Days	Two Working Days	Two Working Days
India	INR	1.00PM	12.30PM	Two Working Days	Two Working Days	Two Working Days
Kuwait	KWD	11.30AM	11.30AM	Same Day	Same Day	Same Day
Oman	OMR	10.00AM	10.00AM	Same Day	Next Working Day	Next working Day
UAE	AED	10.00AM	10.00AM	Same Day	Next Working Day	Next working Day
Saudi Arabia	SAR	10.00AM	10.00AM	Same Day	Next Working Day	Next working Day
Qatar	QAR	10.00AM	10.00AM	Same Day	Next Working Day	Next working Day
Bahrain	BHD	10.00AM	10.00AM	Same Day	Next Working Day	Next working Day
Jordan	JOD	1.00AM	12.30PM	Two Working Days	Two Working Days	Two Working Days
South Africa	ZAR	10.00AM	10.00AM	Same Day	Next working Day	Next working Day
Switzerland	CHF	11.30AM	11.00AM	Next working Day	Next working Day	Next working Day
Denmark	DKK	11.30AM	11.00AM	Two Working Days	Two Working Days	Two Working Days
Norway	NOK	11.30AM	11.00AM	Two Working Days	Two Working Days	Two Working Days
Sweden	SEK	11.30AM	11.00AM	Two Working Days	Two Working Days	Two Working Days
EURO Zone	EUR	12.00PM	11.30AM	Same Day	Same Day	Same Day
UK	GBP	12.00PM	11.30AM	Same Day	Same Day	Same Day
Canada	CAD	12.30PM	12.00PM	Next working Day	Next working Day	Next working Day
USA	USD	12.00PM	11.30AM	Same Day	Same Day	Same Day

## Note:

1. Due to time zone difference, New Zealand Dollar (NZD), Australian Dollar (AUD), Japanese Yen (JPY) payments will be valued within two working day.
2. The value dates given to Electronic Banking transactions are subject to cut-off times and completeness of transaction. Transactions received after the cut-off times and/or incomplete will be valued next day.
3. Standing Instructions (SI) are processed with next day value. Hence, please ensure to instruct the SI one day prior to the required date.
4. The term working day means the usual workings day of the country the funds are remitted to as well as the country of the remittance currency. Working days will exclude the weekends of the specific counties and other holidays such as public, bank and statutory holidays.
5. Please note that HSBC will not process any cross-currency payments (transactions with FX) on any day that is declared a USD currency holiday, such payments will be processed on the next working day.
6. These value dates and cut off times will be reviewed periodically and are subject to change

HSBC Bank Middle East Limited

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