



COMMERZBANK

# Cut-off times for worldwide payment transactions

## Cash Services for financial institutions

### General remarks

- Below cut-off times apply to instructions by SWIFT and complying with Commerzbank's straight through criteria; they are valid for payments without conversion into another currency.
- Instructions sent by media other than SWIFT are processed on a best-efforts basis.
- Commercial payment instructions must reach Commerzbank at times indicated below and based on the value date stated in the instruction. This value date represents the debit value, credit value may differ.
- In Islamic countries, except United Arab Emirates, Friday is no value day and no trading day.
- Receipt of instructions one day before or early on value date ensures smooth transaction handling.

Currency	FI Transfers
AUD	15.00 CET VD – 1
BGN	15:00 CET VD – 1
BHD	15.00 CET VD – 1
CAD	16.00 CET VD
CHF	13.00 CET VD
CNY / CNH	15.00 CET VD – 1
CZK	13.00 CET VD
DKK	12.00 CET VD
EUR	16.45 CET VD
GBP	16.00 CET VD
HKD	15.00 CET VD – 1
HUF	14.30 CET VD
ILS	15.00 CET VD – 1
INR	13.30 CET VD – 2

Currency	FI Transfers
JPY	15.00 CET VD – 1
KRW	09.30 CET VD – 2
KWD	15.00 CET VD – 1
LKR	09.30 CET VD – 2
MXN	16.00 CET VD
NOK	12.00 CET VD
NZD	15.00 CET VD – 1
PLN	12.45 CET VD
QAR	15.00 CET VD – 1
RON	15.00 CET VD – 1
SAR	15.00 CET VD – 1
SEK	12.00 CET VD
SGD	15.00 CET VD – 1
TND	15.00 CET VD – 1

Currency	FI Transfers
TRY	11.00 CET VD
USD	17.00 CET VD
ZAR	14.00 CET VD
OTHER	15.00 CET VD – 2

Currency	Book Transfers
All currencies	18.00 CET VD

VD = Value Date  
-1, -2, -3 = -x Working Day(s)

All times refer to Central European Time (CET) and Central European Summer Time (CEST) – as applicable – and the receiving time at Commerzbank. Working Day means a business day in Germany.

Commerzbank AG  
Frankfurt