

Acceptance cut-off times for payment orders – for timely execution

Switzerland/Liechtenstein	Currency	Execution	Acceptance cut-off times ¹	Credit Beneficiary Account ²
Switzerland and Liechtenstein	All available	Today / Same day	12 p.m. V	According to “Standard” execution. V to V +1.
Europe and rest of the world	All available	Today / Same day	12 p.m. V	According to “Standard” execution. V to V +2.

Switzerland/Liechtenstein	Currency	Execution	Acceptance cut-off times ¹	Credit Beneficiary Account ²
Switzerland and Liechtenstein	CHF, EUR	Standard	V –1	V
Switzerland and Liechtenstein	AUD, CAD, GBP, JPY, NOK, DKK, SEK, USD	Standard	V –1	V +1
Switzerland and Liechtenstein	CHF, EUR, USD	Express	1 p.m. / 6 p.m. V ³	V
Switzerland and Liechtenstein	AUD, CAD, GBP, JPY, NOK, DKK, SEK	Express	1 p.m. / 6 p.m. V ³	V / V +1

Worldwide	Currency	Execution	Acceptance cut-off times ¹	Credit Beneficiary Account ²
Worldwide	CHF	Express	4 p.m. V	V
Worldwide	EUR ⁴	Express	3 p.m. V	V
Worldwide	USD	Express	4 p.m. V	V
Worldwide	CAD	Express	12 p.m. V	V
Worldwide	CZK, GBP, HUF, NOK, PLN, SEK, ZAR	Express	11 a.m. V	V

Europe	Currency	Execution	Acceptance cut-off times ¹	Credit Beneficiary Account ²
SEPA ⁵ -payments in SEPA countries / Other Euro payments	EUR	Standard	V –1	V +1
Europe and rest of the world	CHF	Standard	V –1	V +1
Denmark	DKK	Standard	V –1	V +1
Great Britain	GBP	Standard	V –1	V +1
Croatia	HRK	Standard	V –1	V +2
Norway	NOK	Standard	V –1	V +1
Poland	PLN	Standard	V –1	V +2
Romania	RON	Standard	V –1	V
Sweden	SEK	Standard	V –1	V +1
Czech Republic	CZK	Standard	V –1	V +2
Hungary	HUF	Standard	V –1	V +2

Africa	Currency	Execution	Acceptance cut-off times ¹	Credit Beneficiary Account ²
Egypt	EGP	Standard	V –1	V +2
Kenya	KES	Standard	V –1	V +2
Morocco	MAD	Standard	V –1	V +2
Mauritius	MUR	Standard	V –1	V +2
Namibia	NAD	Standard	V –1	V +2
South Africa	ZAR	Standard	V –1	V +2
Tunisia	TND	Standard	V –1	V +2

Asia/Pacific	Currency	Execution	Acceptance cut-off times ¹	Credit Beneficiary Account ²
Australia	AUD	Standard	V –1	V +1
China	CNY ⁶	Standard	V –1	V +1
Hong Kong	HKD	Standard	V –1	V +2
India	INR	Standard	V –1	V +2
Indonesia	IDR	Standard	V –1	V +2
Israel	ILS	Standard	V –1	V
Japan	JPY	Standard	V –1	V +1
Malaysia	MYR	Standard	V –1	V +2
New Zealand	NZD	Standard	V –1	V +2
Philippines	PHP	Standard	V –1	V +2
Singapore	SGD	Standard	V –1	V +2
Sri Lanka	LKR	Standard	V –1	V +2
Thailand	THB	Standard	V –1	V +2
Turkey	TRY	Standard	V –1	V +1
Vietnam	VND	Standard	V –1	V +2

North and South America	Currency	Execution	Acceptance cut-off times ¹	Credit Beneficiary Account ²
Canada	CAD	Standard	V –1	V +1
USA	USD	Standard	V –1	V +1

V = valuation date (i.e. interest is calculated from this time on).

¹ The acceptance cut-off times are the last possible receipt times for electronically transmitted orders; they are indicated in CET.

E.g.: 12 p.m. V means submission of the payment order until noon (12 p.m.) of the current working day. V –1: by 11.59 p.m. before the valuation date. Different times may apply before holidays.

² Earliest receipt of the payment by the receiver. Final credit depending on the processing of the recipient institution.

³ Acceptance cut-off times for express payments: 1 p.m. for credit in foreign currency, 4 p.m. for credit in CHF on bank accounts; 6 p.m. for credit on postal accounts.

⁴ Some European banks accept SEPA transfers only. In these cases, PostFinance converts an urgent payment into a SEPA transfer and executes it immediately.

⁵ Single Euro Payments Area. For more information go to postfinance.ch/sepa.

⁶ Only possible with previous and unique registration ([Link](#)).