

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

Switzerland/Liechtenstein	Currency ¹	Execution	Acceptance cut-off times ²	Credit Receiving Account ³
Switzerland and Liechtenstein	CHF/EUR	Standard	V -1	V
Switzerland and Liechtenstein	All others	Standard	V -1	V +1
Switzerland and Liechtenstein	CHF	Express	13.00 / 18.00 V ⁴	V
Switzerland and Liechtenstein	EUR/USD	Express	13.00 / 18.00 V ⁴	V
Switzerland and Liechtenstein	All others	Express	13.00 / 18.00 V ⁴	V/V +1
Europe	Currency ¹	Execution	Acceptance cut-off times ²	Credit Receiving Account ³
SEPA ⁵ -payments in SEPA countries (without CH)	EUR	Standard	V -1	V +1
Other Euro payments (without CH)	EUR	Standard	V -1	V +1
Europe and rest of the world	EUR	Urgent	15.00 V	V
Europe and rest of the world	CHF	Urgent	13.00 V	V
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
Lithuania	LTL	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 +2
Sweden	SEK	Standard	V -1	V +1
Czech Republic	CZK	Standard	V -1	V +2
Hungary	HUF	Standard	V -1	V +2

1 Currency conversion is processed without valuation surcharge.

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

The acceptance cut-off times are the last possible receipt times for electronically transmitted orders; they are indicated in CET. E.g.: V -1 means delivery of the payment order by 23.59 hours before the valuation date. Different times may apply before holidays. Payment orders on paper are performed as well as possible.

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

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

4 Acceptance cut-off times for express payments: 13.00 for credit on bank accounts; 18.00 for credit on postal accounts.

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

Africa	Currency¹	Execution	Acceptance cut-off times²	Credit Receiving Account³
Egypt	EGP	Standard	V -1	V +2
Algeria	DZD	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	Currency¹	Execution	Acceptance cut-off times²	Credit Receiving Account³
Australia	AUD	Standard	V -1	V +1
Hong Kong	HKD	Standard	V -1	V +2
Indonesia	IDR	Standard	V -1	V +2
Israel	ILS	Standard	V -1	V +2
Japan	JPY	Standard	V -1	V +1
Lebanon	LBP	Standard	V -1	V +2
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
Thailand	THB	Standard	V -1	V +2
Turkey	TRY	Standard	V -1	V +2
North and South America	Currency¹	Execution	Acceptance cut-off times²	Credit Receiving Account³
Canada	CAD	Standard	V -1	V +1
USA	USD	Standard	V -1	V +1
USA and rest of the world	USD	Urgent	16.00 V	V

1 Currency conversion is processed without valuation surcharge.

2 V = valuation and means the valuation date (i.e. interest is calculated from this time on).
The acceptance cut-off times are the last possible receipt times for electronically transmitted orders; they are indicated in CET. E.g.: V -1 means delivery of the payment order by 23.59 hours before the valuation date. Different times may apply before holidays. Payment orders on paper are performed as well as possible.

3 V = valuation and means the valuation date (i.e. interest is calculated from this time on).
Earliest receipt of the payment by the receiver. Final credit depending on the processing of the recipient institution.