

Standard Cut-off Times for Outgoing Payments of HSBC Continental Europe, Czech Republic

Payment Type	Cut-off Times		Process Flow	
	Electronic Transfers	Transfers based of paper-form payment orders	Funds debited from your account with HSBC Czech Republic	Funds credited to the beneficiary bank or to the intermediary bank
Domestic Payment in CZK	16:00	12:00	D+0 electronic D+1 paper-form	D+0 e-instructions received by 12:00** D+1 e-instructions received after 12:00 and paper-form
Domestic Express Payment in CZK	16:00	12:00*	D+0	D+0 e-instructions received by 12:00** D+1 e-instructions received after 12:00 and paper-form
SEPA	14:00**	-***	D+0	D+0
Foreign Currency Payment in EUR (non-SEPA), USD and GBP	16:00	14:00	D+0 electronic D+1 paper-form	D+0 e-instructions received by 14:00** D+1 e-instructions received after 14:00 and paper-form
Foreign Currency Payment in other currencies	14:00	14:00*	D+0 electronic, D+1 paper-form	D+1 electronic, D+2 paper-form
Foreign Currency Express Payment in other currencies	14:00	14:00*	D+0	Max D+1
Internal Payments				Funds credited to account with HSBC Czech Republic
In CZK currency	16:00	14:00	D+0	D+0
In foreign currency	16:00	14:00	D+0	D+0
With currency conversion	14:00	14:00	D+0	D+0

Notes:

„D“: Day of the order acceptance by the Bank

*) Based on the prior phone confirmation

***) Later submissions after cut-off time are processed on best-efforts basis OR next day settlement (D+1)

****) Available only via electronic banking

Standard Cut-off Times for Incoming Payments of HSBC Continental Europe, Czech Republic

Payment Type	Payment order received by HSBC Czech Republic	Payment credited to your account with HSBC Czech Republic
Domestic Payment (from CZK clearing centre)	17:00	D+0
Domestic Express Payment (from CZK clearing centre)	17:00	D+0
Domestic with currency conversion (from CZK clearing centre)	17:00	D+1
Foreign Currency Payment (through SWIFT)	15:00	D+0
Foreign Currency Payment with currency conversion (through SWIFT)	15:00	D+0
SEPA	16:30	D+0

Important notice: Should the Bank or its service providers experience technical or any other operational issues in processing payments, the maximum value dates stipulated by the Payment Act are considered as agreed.