

# Cut-off-times and Settlement Dating for Transaction Services

Effective as of December 5, 2023

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This Cut-off-times and Settlement Dating for Transaction Services brochure is a supplement to the Tariff Brochure for Transaction Services.

All information in this document is subject to change and for indicative purposes only.

## ING Bank N.V., Prague Branch

Credit Transfer	Currency	COT-(CET)	Book date	Settlement
<b>Real Time credit transfer</b>				
Euro Real Time	EUR	15:00	D	D
<b>Domestic credit transfer<sup>1</sup></b>				
Standard	CZK	16:00	D	D+1
Urgent	CZK	12:00	D	D
Urgent (MT202; MT103)	CZK	10:30	D	D
Intra-company MT103	CZK	10:30	D	D
Intra-company MT101	CZK	12:00	D	D
ING In-house	CZK	16:00	D	D
Incoming	CZK	17:00	D	D
<b>SEPA credit transfer</b>				
Same day	EUR	15:00	D	D
ING In-house	EUR	15:00	D	D
Incoming <sup>2</sup>	EUR	17:00	D	D
<b>International credit transfer</b>				
Standard	EUR, GBP, USD, CAD	16:30	D	D+1
	CHF, HUF, PLN, RON	16:00	D	D+1
	BGN, NOK, SEK, DKK, TRY, RUB	14:00	D	D+1
	JPY, AUD, CNY	14:00	D+1	D+2
Express & Intra-company	EUR, USD, GBP, CAD	16:00	D	D
	CHF, HUF	14:00	D	D
	PLN	12:30	D	D
	RON	12:00	D	D
	BGN, NOK, RUB, SEK <sup>2</sup> , DKK <sup>2</sup>	11:00	D	D
	TRY	10:00	D	D
	JPY, AUD, CNY	12:00	D	D+1

<sup>1</sup> Also applicable for International credit transfer in CZK.

<sup>2</sup> For payments in DKK and SEK, the Bank cannot guarantee crediting to the recipient's account within the same day.

ING In-house	Any fixed by ING <sup>3</sup>	16:00	D	D
Incoming	Any fixed by ING	17:00	D	D

#### Other

Domestic credit advice (MT210) <sup>4</sup>	CZK	10:30		
International credit advice (MT210) <sup>4</sup>	Any fixed by ING	10:00		

#### Direct Debit

	Currency	COT-(CET)	Book date	Settlement
SEPA Direct Debit (as debtor) Transaction	EUR	-	D	D

<sup>3</sup> Applicable for all currencies except for EUR.

<sup>4</sup> Required for amounts higher than CZK 10.000.000 or its equivalent in foreign currency. ING Office reserves the right to change the above mentioned in accordance with the local conditions.

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