

# Cut-off times and Settlement Dating for Transaction Services

Effective as of November 11, 2024

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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</b>				
Standard	CZK	15:45	D	D+1
Urgent	CZK	12:00	D	D
Standard (MT202, MT103)	CZK	15:45	D+1	D+1
Urgent (MT202, MT103)	CZK	10:30	D	D
ING In-house	CZK	17:00	D	D
Incoming	CZK	17:00	D	D
<b>SEPA credit transfer</b>				
Standard	EUR	15:00	D	D
ING In-house	EUR	17:00	D	D
Incoming	EUR	17:00	D	D
<b>International credit transfer</b>				
Standard <sup>1</sup>	EUR, GBP, USD, CAD	16:00	D	D+1
Standard (MT202, MT103) <sup>1</sup>	EUR, GBP, USD, CAD	16:00	D	D
Standard <sup>1</sup>	CZK	15:45	D	D+1
Standard (MT202, MT103) <sup>1</sup>	CZK	15:45	D+1	D+1
Standard <sup>2</sup>	CHF, HUF, PLN	14:00	D	D+1
Standard (MT202, MT103) <sup>2</sup>	CHF, HUF, PLN	14:00	D	D
Standard <sup>2</sup>	BGN, NOK, SEK, DKK, TRY, RON, RUB	13:00	D	D+1
Standard (MT202, MT103) <sup>2</sup>	BGN, NOK, SEK, DKK, TRY, RON, RUB	13:00	D	D
Standard <sup>2</sup>	JPY, AUD, CNY	12:00	D+1	D+2
Standard (MT202, MT103) <sup>2</sup>	JPY, AUD, CNY	12:00	D+1	D+1

<sup>1</sup> Payment instructions delivered past the above Cut-off times will be processed on the following Business Day. These Cut-off times also apply to Foreign Exchange operations in respective currencies.

<sup>2</sup> Payment instructions received past the above Cut-off times on the respective day (D) will be debited from your account by the following Business Day (D+1) and funds will be sent to Beneficiary bank on D+2. Urgent Payment instructions delivered past the above Cut-off times will be processed on the following Business Day. These Cut-off times also apply to Foreign Exchange operations in respective currencies.

Credit Transfer	Currency	COT-(CET)	Book date	Settlement
<b>International credit transfer</b>				
Urgent <sup>3</sup>	EUR, GBP, USD, CAD	16:00	D	D
Urgent <sup>3</sup>	CZK	12:00	D	D
Urgent (MT202, MT103) <sup>3</sup>	CZK	10:30	D	D
Urgent <sup>3</sup>	CHF, HUF, PLN	14:00	D	D
Urgent <sup>3</sup>	BGN, NOK, SEK, DKK, TRY, RON, RUB	13:00	D	D
Urgent <sup>3</sup>	JPY, AUD, CNY	12:00	D+0	D+1
ING In-house	Any fixed by ING	17:00	D	D
Incoming <sup>4</sup>	Any fixed by ING	n/a	D	D
<b>Other</b>				
Domestic credit advice (MT210) <sup>5</sup>	CZK	10:30		
International credit advice (MT210) <sup>5</sup>	Any fixed by ING	As per the above respective currency COT		

## Direct Debit

Domestic Direct Debit (as debtor)	CZK	-	D	D
Domestic Direct Debit (as creditor)	CZK	15:45	D	D+1
SEPA Direct Debit Transaction (as debtor)	EUR	-	D	D

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- 3 Payment instructions delivered past the above Cut-off times will be processed on the following Business Day. These Cut-off times also apply to Foreign Exchange operations in respective currencies.
  - 4 Incoming payments will be always credited to your account with value date instructed by the remitting bank, regardless of the date and/or time of the receipt by ING Czech Republic.
  - 5 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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