

Asia – ING Bank N.V., Manila branch

Credit Transfer	Currency	COT-(Manila Standard Time)	Book date	Settlement
Domestic transfer				
* Real Time	PHP	15:00	D	D
	USD	13:00	D	D
				D
International credit transfer				
Standard	AUD	16:00	D	D+1
	CAD	16:00	D	D+1
	CNY	16:00	D	D+1
	EUR	16:00	D	D+1
	GBP	16:00	D	D+1
	JPY	16:00	D	D+1
	SGD	16:00	D	D+1
	USD	16:00	D	D+1
Standard without FX	AUD, JPY	10:00	D	D
	CNY, SGD	12:00	D	D+1
	CAD, EUR, GBP, USD	16:00	D	D

Credit Transfer	Currency	COT-(Manila Standard Time)	Book date	Settlement
Cheque clearing				
Local cheque	PHP	14:30	D	D+1

*Settlement date is D+1 for payment transactions requiring a FX conversion