

Payment cut-off times

Barclays Bank PLC
(Private Bank & Overseas Services)



International Banking

Payment cut-off times

These payment cut-off times relate to payments submitted electronically via Online Banking.

Cut-off times

| Service | Cut-off time |
|--|--------------------------------|
| UK inter-account transfers: | |
| In the same currency | 17:30 |
| Cross currency | Same as international payments |
| UK same day payments: (Sterling) | |
| From a Barclays account to another Barclays account | 17:30 |
| From a Barclays account to another bank | 17:00 |
| UK Faster / Next Day Payments | None (Available 24x7x365) |
| International payments: | |
| Same day value currencies (For payments where processing can be completed today, on the basis today is a working day in the country of the currency) | See page 2 |
| Currencies which give value the next working day (For payments where processing can be completed tomorrow, on the basis today and tomorrow are working days in the country of the currency) | See page 3 |
| SEPA Next Day Payment. | 17:30 |
| SEPA Same Day Payment (Barclays.net only) | 12.15 |

All the above times are UK times.

For cross currency transfers and payments the cut-off time will be determined using the earlier cut-off time for the two currencies involved.

For a short period every night (UK time), our website may be unavailable while we refresh data. Access may also be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please check the legal position in your country of residence.

Same day value currencies

| Currency payment input as: | Currency Code | Cut-off time |
|----------------------------|---------------|--------------|
| Barbados Dollar | BBD | 09:15 |
| Bahamas Dollar | BSD | 09:15 |
| Canadian Dollar | CAD | 14:15 |
| Swiss Franc | CHF | 10:45 |
| Czech Koruna | CZK | 09:15 |
| Danish Krone | DKK | 10:45 |
| Euro | EUR | 15:00 |
| Sterling | GBP | 15:00 |
| Hungarian Florint | HUF | 09:15 |
| Jamaican Dollar | JMD | 09:15 |
| Mexican New Peso | MXN | 09:15 |
| Norwegian Krone | NOK | 10:45 |
| Polish Zloty | PLN | 09:45 |
| Romanian Leu | RON | 09:15 |
| South African Rand | ZAR | 10:45 |
| Swedish Krona | SEK | 10:45 |
| Turkish Lira | TRY | 09:45 |
| Trinidad & Tobago Dollar | TTD | 09:15 |
| US Dollar | USD | 17:50 |
| East Caribbean Dollar | XCD | 09:15 |

All the above times are UK times.

Currencies which give value the next working day

| Currency payment input as: | Currency Code | Cut-off time | Currency payment input as: | Currency Code | Cut-off time |
|---------------------------------------|--------------------------|-------------------------|---------------------------------------|--------------------------|-------------------------|
| United Arab Emirates Dirham | AED | 14:30 | Moroccan Dirham | MAD | 14:30 |
| Netherlands Antillian Guilder | ANG | 09:15 | Mauritius Rupee | MUR | 09:00 |
| Australian Dollar | AUD | 14:15 | Malawi Kwacha | MWK | 09:15 |
| Bahrain Dinar | BHD | 14:30 | New Zealand Dollar | NZD | 14:30 |
| Botswana Pula | BWP | 09:15 | Nigerian Naira | NGN | 14:30 |
| Bulgarian Lev | BGN | 15:45 | Omani Rial | OMR | 14:30 |
| Chinese Renminbi | CNY | 09:15 | Pakistan Rupee | PKR | 14:30 |
| Fiji Dollar | FJD | 09:15 | Philippine Peso | PHP | 09:15 |
| Hong Kong Dollar | HKD | 14:30 | Qatar Rial | QAR | 14:30 |
| Ghanaian Cedi | GHS | 9.15 | Russian Ruble | RUB | 08:15 |
| Croatian Kuna | HRK | 15:30 | Saudi Riyal | SAR | 14:30 |
| Israeli Shekel | ILS | 14:30 | Serbian Dinar | RSD | 15:45 |
| Indian Rupee | INR | 14:30 | Singapore Dollar | SGD | 14:30 |
| Jordanian Dollar | JOD | 14:30 | Swaziland Lilangeni | SZL | 09:15 |
| Japanese Yen | JPY | 14:30 | Thai Baht | THB | 09:15 |
| Kenyan Schilling | KES | 14:30 | Tunisian Dinar | TND | 14:30 |
| Kuwaiti Dollar | KWD | 14:30 | Ugandan Shilling | UGX | 09:15 |
| Cayman Island Dollar | KYD | 14:30 | Vanuatu Vatu | VUV | 09:15 |
| Sri Lankan Rupee | LKR | 09:15 | Zambian Kwacha | ZMW | 09:15 |
| Lesotho Loti | LSL | 09:15 | | | |

All the above times are UK times.

See Note 1

Any currencies not explicitly listed in this document can take up to seven working days to give value.

Note 1 Except for transactions carried out in euro and/or Sterling or executed wholly within the European Economic Area, all cut off times are indicative only. Please note that where a cut off time falls outside regular business hours (i.e. between 9am to 5pm on a business working day) the payment will be processed on a best endeavours basis and there may be instances when we are unable to complete our payment processing checks.

For payments processed through Online Banking – this will mean that your payment will be carried forward and processed the next working day. For a short period every night (UK time), our website may be unavailable while we refresh data. Access may also be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please check the legal position in your country of residence.

When processing payments it is important to review the 'status of the payment' – this can be found by selecting 'view payments' from the navigation menu.

This item can be provided in Braille, large print or audio by calling 0800 400 100* (via TextDirect if appropriate).

If outside the UK please call: +44(0)1624 684 444**.

* Lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm UK time Saturday and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline.

** Lines are open 24 hours a day, 7 days a week except on December 25 when lines are closed.

Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

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