

# PAYMENT SETTLEMENT CUT-OFF TIMES

## TIME FOR ACCEPTING AND PROCESSING PAYMENT ORDER ON THE DUE DATE (D)

Payment Type	Currency		Payment Order cut-off times				Bank Account Crediting
			Profibanka			Paper	
			One-off Payment	Processing Batch Online	Processing Batch continuously or in batch mode		
SEPA payment	EUR	Conversion payment*	17:00	17:00	17:00	16:00	D + 1
		Non-conversion payment*	20:30	20:30	18:00		
Priority SEPA payment	EUR		14:00	14:00	14:00	14:00	D + 0
SEPA Direct Debit	EUR		20:30	20:30	20:30	16:00	D + 2
Foreign currency Payment Order within the Bank	All currencies stated in KB Exchange list	Conversion payment*	17:00	17:00	17:00	16:00	D + 0
		Non-conversion payment*	20:30	20:30	18:00		
<b>Foreign payments</b>							
URGENT	HUF, PLN		9:00	9:00	9:00	9:00	D + 0
	RUB		11:00	11:00	11:00	10:00	
	CAD, CZK, DKK, GBP, CHF, NOK, SEK		13:00	13:00	13:00	12:00	
	EUR, USD		14:00	14:00	14:00	13:30	
EXPRESS	AUD, JPY	Conversion payment*	17:00	17:00	17:00	14:30	D + 2**
		Non-conversion payment*	20:30	20:30	18:00		
	All currencies except AUD, JPY	Conversion payment*	17:00	17:00	17:00	14:30	D + 1
		Non-conversion payment*	20:30	20:30	18:00		
STANDARD	All currencies stated in KB Exchange list		X	X	X	15:30	D + 2
Real-Time EuroPayment	EUR		X	X	X	15:00	D + 0
Payment to KB	SEPA payment		15:00	15:00	15:00	14:00	D + 0
	CZK, EUR, USD		15:00	15:00	15:00	14:30	
	BGN, CAD, DKK, GBP, HUF, CHF, NOK, PLN, RON, RUB, SEK, TRY		14:00	14:00	14:00	13:00	
	AUD, JPY	Conversion payment*	17:00	17:00	17:00	16:00	D + 2**
		Non-conversion payment*	20:30	20:30	18:00		

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D = due date

\* Conversion payment = the payment currency is different from the remittance account currency,

Non-conversion payment = the payment currency and the remittance account currency are the same

\*\* Non-conversion payment in AUD, JPY submitted after 5 p.m. is credited to the account in the creditor's bank one day later