

Payment cut off times

Country	Currency	Cut off Time	Value Date		
			Electronic Banking	Standing Instructions	Branch/Call Centre
UAE	AED	02.30 PM	N/A	Next Working Day	Same Day
		04.00 PM	Same Day		N/A
Hong Kong	HKD	09.00 AM	Same Day	Next Working Day	Two Working Days (SPOT)
Singapore	SGD	09.00 AM	Same Day	Next Working Day	Two Working Days (SPOT)
Sri Lanka	LKR	03.00 PM	Next Working Day	Next Working Day	Two Working Days (SPOT)
Pakistan	PKR	03.00 PM	Next Working Day	Next Working Day	Two Working Days (SPOT)
Oman	OMR	10.00 AM	Same Day	Next Working Day	Two Working Days (SPOT)
India*	INR	12.30 PM	Same Day	Next Working Day	Two Working Days (SPOT)
Qatar	QAR	11.00 AM	Same Day	Next Working Day	Two Working Days (SPOT)
Bahrain	BHD	11.00 AM	Same Day	Next Working Day	Two Working Days (SPOT)
Jordan	JOD	11.30 AM	Next Working Day	Next Working Day	Two Working Days (SPOT)
Mauritius	MUR	11.00 AM	Same Day	Next Working Day	Two Working Days (SPOT)
Egypt	EGP	11.00 AM	Next Working Day	Next Working Day	Two Working Days (SPOT)
China	CNY (RMB) - onshore	09.30 AM	Same Day	Next Working Day	Two Working Days (SPOT)
China	CNH (RMB) - offshore	09.30 AM	Same Day	Next Working Day	Two Working Days (SPOT)
South Africa*	ZAR	09.30 AM	Same Day	Next Working Day	Two Working Days (SPOT)
Kuwait	KWD	11.30 AM	Same Day	Next Working Day	Two Working Days (SPOT)
Saudi Arabia	SAR	12.30 PM	Same Day	Next Working Day	Two Working Days (SPOT)
Switzerland	CHF	01.00 PM	Same Day	Next Working Day	Two Working Days (SPOT)
Denmark*	DKK	12.00 PM	Same Day	Next Working Day	Two Working Days (SPOT)
Norway*	NOK	12.00 PM	Same Day	Next Working Day	Two Working Days (SPOT)
Sweden*	SEK	12.00 PM	Same Day	Next Working Day	Two Working Days (SPOT)
Euro Zone	EUR	03.00 PM	Same Day	Next Working Day	Two Working Days (SPOT)
UK	GBP	03.00 PM	Same Day	Next Working Day	Two Working Days (SPOT)
Canada	CAD	03.00 PM	Same Day	Next Working Day	Two Working Days (SPOT)
USA	USD	03.00 PM	Same Day	Next Working Day	Two Working Days (SPOT)

* Denotes recently update

Notes:

All times mentioned are UAE time

Electronic Banking includes HSBCnet, HSBC Connect & SWIFT

The cut-off times provided above are only applicable to HSBC UAE corporate clients

The two different cut-off times for UAE reflects difference between Electronic and Manual initiation

The value dates given to Electronic Banking transactions are subject to cut-off times and completeness of transaction. Transactions received after the cut-off times and/or incomplete will be valued next day.

Due to time zone difference, Australian Dollar (AUD), Japanese Yen (JPY) and Thai Baht (THB) payments will be valued NEXT WORKING DAY.

New Zealand Dollar (NZD) payments will be valued TWO WORKING DAYS (SPOT).

Moroccan Dirham (MAD) and Tunisian Dinar (TND) payments received through all channels will be given SPOT value

Standing Instructions (SI) are processed with NEXT DAY value. Hence, please ensure to instruct the SI one day prior to the required date.

However, USD SIs setup through Internet Banking will be given SAME DAY value.

The term WORKING DAY means the usual workings day of the country the funds are remitted to as well as the country of the remittance

currency. Working days will exclude the weekends of the specific counties and other holidays such as public, bank and statutory holidays.

These value dates and cut off times will be reviewed periodically and are subject to change.

