



## CUT-OFF TIME

### DOMESTIC PAYMENTS - EUR

TYPE	MANUAL	AUTOMATIC	EXECUTION DATE	VALUE DATE	CHANNEL	COMMENTS
	LETTER / FAX / SWIFT	ELECTRONIC BANKING				
PAYMENTS ISSUED	INSTRUCTIONS RECEIVED UNTIL 11H30	PROCESSING UNTIL 14H30	D	D <sup>(1)</sup>	TEI 1 <sup>o</sup> Session	Less than 100.000 €
	INSTRUCTIONS RECEIVED UNTIL 11H30 URGENTS ONLY		D	D <sup>(1)</sup>	TEI 1 <sup>o</sup> Session	
LETTER CHEQUE ISSUED		PROCESSING UNTIL 13H30	D	D <sup>(1)</sup>		
PAYMENTS RECEIVED			D	D <sup>(2)</sup>	TEI 1 <sup>o</sup> Session	
			D	D <sup>(2)</sup>	TEI 2 <sup>o</sup> Session	

**Notes**

(1) Value date for Debit

(2) Value date for Credit

## CUT-OFF TIME

### INTERNATIONAL PAYMENTS - EUR

TYPE	MANUAL	AUTOMATIC	EXECUTION DATE	VALUE DATE	CHANNEL	COMMENTS
	LETTER / FAX / SWIFT / DISKETTE / ELECTRONIC BANKING	ELECTRONIC BANKING				
PAYMENTS ISSUED	INSTRUCTIONS RECEIVED UNTIL 11H30	PROCESSING UNTIL 14H30	D	D <sup>(1)</sup>	SWIFT	
	INSTRUCTIONS RECEIVED URGENTS ONLY		D	D <sup>(1)</sup>	SWIFT	IF RECEIVED AFTER 14H00 STAY CONDITIONED TO AVAILABILITY OF FUNDS

TYPE	MANUAL	AUTOMATIC	EXECUTION DATE	VALUE DATE	CHANNEL	COMMENTS
PAYMENTS RECEIVED		RECEIVED UNTIL 16H00	D	D <sup>(2)</sup>	SWIFT	

**Notes**

(1) Value date for Debit

(2) Value date for Credit

## CUT-OFF TIME

INTERNATIONAL PAYMENTS - OTHER CURRENCIES						
TYPE	MANUAL LETTER / FAX / SWIFT / DISKETTE / ELECTRONIC BANKING	AUTOMATIC	EXECUTION DATE	VALUE DATE	CHANNEL	COMMENTS
PAYMENTS ISSUED	INSTRUCTIONS RECEIVED UNTIL 11H30		D	D + 2 <sup>(1)</sup>	SWIFT	WITH CURRENCY CONVERSION
			D	D <sup>(1)</sup>		ACCOUNT OF DEBIT IN THE SAME CURRENCY
	INSTRUCTIONS RECEIVED AFTER 11H30 URGENTS ONLY		D	D + 2 <sup>(1)</sup>	SWIFT	WITH CURRENCY CONVERSION
			D	D <sup>(1)</sup>		ACCOUNT OF DEBIT IN THE SAME CURRENCY

INTERNATIONAL PAYMENTS - "IN" CURRENCIES (EU COUNTRIES OUTSIDE OF EURO ZONE AND OTHER EEA COUNTRIES)						
TYPE	MANUAL	AUTOMATIC	EXECUTION DATE	VALUE DATE	CHANNEL	COMMENTS
PAYMENTS RECEIVED	RECEIVED UNTIL 13H00		D	D <sup>(2)</sup>	SWIFT	WITH CURRENCY CONVERSION
	RECEIVED UNTIL 16H00		D	D <sup>(2)</sup>		ACCOUNT OF CREDIT IN THE SAME CURRENCY

INTERNATIONAL PAYMENTS - "OUT" CURRENCIES						
TYPE	MANUAL	AUTOMATIC	EXECUTION DATE	VALUE DATE	CHANNEL	COMMENTS
PAYMENTS RECEIVED	RECEIVED UNTIL 13H00		D	D + 2 <sup>(2)</sup>	SWIFT	WITH CURRENCY CONVERSION
	RECEIVED UNTIL 16H00		D	D + 1 <sup>(2)</sup>		ACCOUNT OF CREDIT IN THE SAME CURRENCY

**Notes**

(1) Value date for Debit

(2) Value date for Credit