

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 |
| Israeli Shekel | ILS | 14:30 | Saudi Riyal | SAR | 14:30 |
| Indian Rupee | INR | 14:30 | Serbian Dinar | RSD | 15:45 |
| Jordanian Dollar | JOD | 14:30 | Singapore Dollar | SGD | 14:30 |
| Japanese Yen | JPY | 14:30 | Swaziland Lilangeni | SZL | 09:15 |
| Kenyan Schilling | KES | 14:30 | Thai Baht | THB | 09:15 |
| Kuwaiti Dollar | KWD | 14:30 | Tunisian Dinar | TND | 14:30 |
| Cayman Island Dollar | KYD | 14:30 | Ugandan Shilling | UGX | 09:15 |
| Sri Lankan Rupee | LKR | 09:15 | Vanuatu Vatu | VUV | 09:15 |
| Lesotho Loti | LSL | 09:15 | Zambian Kwacha | ZMW | 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.

We are committed to helping our clients and understand that at times, you may require additional support. If needed, we can provide this in braille, large print or audio. Please get in touch with your usual Barclays contact or use the details on the 'Contact Us' page of our website if you would like to discuss your circumstances or share feedback.

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