



Institutionals

# Cut-off times for worldwide payment transactions

## Cash Services for financial institutions

### General remarks

- Below cut-off times apply to instructions by SWIFT and complying with Commerzbank's straight through criteria; they are valid for payments without conversion into another currency.
- Instructions sent by media other than SWIFT are processed on a best efforts basis.
- Commercial payment instructions must reach Commerzbank at times indicated below on the value date stated in the instruction. This value date represents the debit value, credit value may differ.
- In Islamic countries Friday is no value day and no trading day.
- Receipt of instructions one day before or early on value date ensures smooth transaction handling.

Currency	FI Transfers	Currency	FI Transfers	Currency	FI Transfers
AED	15.00 CET VD – 1	INR	13.30 CET VD – 2	TND	15.00 CET VD – 1
AUD	15.00 CET VD – 1	JPY	15.00 CET VD – 1	TRY	11.00 CET VD
BGN	15.00 CET VD – 1	KRW	09.30 CET VD – 2	USD	17.00 CET VD
BHD	15.00 CET VD – 1	KWD	15.00 CET VD – 1	ZAR	14.00 CET VD
CAD	16.00 CET VD	LKR	09.30 CET VD – 2	OTHER	15.00 CET VD – 2
CHF	13.00 CET VD	MXN	16.00 CET VD		
CNY / CNH	15.00 CET VD – 1	NOK	12.00 CET VD		
CZK	13.00 CET VD	NZD	15.00 CET VD – 1		
DKK	12.00 CET VD	PLN	12.45 CET VD		
EUR	16.45 CET VD	QAR	15.00 CET VD – 1		
GBP	16.00 CET VD	RON	15.00 CET VD – 1		
HKD	15.00 CET VD – 1	RUB	13.00 CET VD		
HRK	15.00 CET VD – 1	SAR	15.00 CET VD – 1		
HUF	14.30 CET VD	SEK	12.00 CET VD		
ILS	15.00 CET VD – 1	SGD	15.00 CET VD – 1		

  

Currency	Book Transfers
All currencies	18.00 CET VD

VD = Value Date  
-1, -2, -3 = -x Working Day(s)

All times refer to Central European Time (CET) and Central European Summer Time (CEST) – as applicable – and the receiving time at Commerzbank. Working Day means a business day in Germany.

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