

Cut-off deadlines and major correspondent banks for payments

The cut-off deadline is the latest time a payment order can be submitted so that the transfer can be executed by the requested value date. This deadline is based on the currency-specific cut-off times of our correspondent banks, but can be restricted depending on the delivery channel or payment type. Orders can only be carried out on time if, among other things, payment

instructions are complete and accurate and the relevant amount of funds is available in the account to be debited.

Please take note of the cut-off times for both the payment channel and the currency when submitting a payment order. If the times differ, always use the earlier cut-off time.

Cut-off times for electronic channels¹

| | Non-express payment | Express payment | SWIFT MT101/103 |
|---------------|---------------------------|---------------------------|-------------------------------|
| Last delivery | 12:00 on the cut-off date | 16:00 on the cut-off date | Only cut-off time is relevant |

Currency-specific cut-off times

| Country | ISO currency code | Cut-off time ² |
|--|-------------------|---|
| Switzerland | CHF | 16:00 on value date |
| EUR payments domestic and cross-border | EUR | 15:30 on value date |
| Australia | AUD | 13:00 one day before value date |
| Bahrain | BHD | 13:00 two days before value date ³ |
| Canada | CAD | 14:00 on value date |
| China | CNY | 13:00 one day before value date |
| Czech Republic | CZK | 11:00 on value date |
| Denmark | DKK | 13:00 on value date |
| Hong Kong | HKD | 13:00 one day before value date |
| Hungary | HUF | 13:00 on value date |
| Israel | ILS | 14:00 on value date |
| Japan | JPY | 13:00 one day before value date |
| Kenya | KES | 11:00 one day before value date |
| Kuwait | KWD | 13:00 two days before value date ³ |
| Mauritius | MUR | 13:00 two days before value date |
| Mexico | MXN | 13:00 on value date |
| Morocco | MAD | 13:00 two days before value date |
| New Zealand | NZD | 13:00 one day before value date |
| Norway | NOK | 13:00 on value date |
| Oman | OMR | 13:00 two days before value date ³ |
| Philippines | PHP | 13:00 two days before value date |
| Poland | PLN | 12:00 on value date |
| Qatar | QAR | 13:00 one day before value date ³ |
| | | |

| Country | ISO currency code | Cut-off time ² |
|----------------------|-------------------|--|
| Romania | RON | 10:00 on value date |
| Russia | RUB | 06:00 on value date |
| Saudi Arabia | SAR | 20:00 one day before value date ³ |
| Singapore | SGD | 13:00 one day before value date |
| South Africa | ZAR | 09:00 on value date |
| Sweden | SEK | 13:00 on value date |
| Thailand | THB | 07:00 one day before value date |
| Tunisia | TND | 13:00 two days before value date |
| Turkey | TRY | 08:00 on value date |
| United Arab Emirates | AED | 09:00 on value date |
| United Kingdom | GBP | 15:00 on value date |
| USA | USD | 18:00 on value date |

¹ Written payment orders must reach the Credit Suisse processing center the day before the value date. Urgent payments by email, fax, or phone will be processed before the cut-off time if possible (provided the necessary contractual agreements are in place).
2 The cut-off times are indicated in CET and valid only for branches of Credit Suisse in Switzerland.

Major correspondent banks

For incoming payments from abroad, the deduction of charges and transfer times can be optimized if your business partner routes them via one of the major correspondent banks listed

below. Credit Suisse generally routes its outgoing payments via the major correspondent banks listed below, without issuing any special instructions to this effect.

1. Major correspondent banks

| Country | Currency | Correspondent bank | City | SWIFT/BIC |
|-----------------------|----------|---|-------------------|-------------|
| Australia | AUD | ANZ Banking Group Limited | Sydney | ANZBAU3MXXX |
| Canada | CAD | Royal Bank of Canada | Toronto | ROYCCAT2XXX |
| China | CNY | Hong Kong & Shanghai Banking Corp. | Hong Kong | HSBCHKHHHKH |
| Denmark | DKK | Nordea Danmark, Filial af Nordea Bank Abp, Finland | Copenhagen | NDEADKKKXXX |
| Eurozone ¹ | EUR | UBS Europe SE | Frankfurt am Main | UBSWDEFFXXX |
| Hong Kong | HKD | Hong Kong & Shanghai Banking Corp. | Hong Kong | HSBCHKHHHKH |
| Japan | JPY | MUFG Bank Ltd. | Tokyo | BOTKJPJTXXX |
| New Zealand | NZD | Bank of New Zealand | Wellington | BKNZNZ22985 |
| Norway | NOK | Nordea Bank Abp, filial i Norge | Oslo | NDEANOKKXXX |
| Singapore | SGD | UBS AG Singapore Branch | Singapore | UBSWSGSGXXX |
| South Africa | ZAR | Standard Bank of South Africa Ltd. | Johannesburg | SBZAZAJJXXX |
| Sweden | SEK | Nordea Bank Abp, filial i Sverige | Stockholm | NDEASESSXXX |
| United Kingdom | GBP | UBS AG London Branch | London | UBSWGB55XXX |
| USA | USD | Bank of New York Mellon | New York | IRVTUS3NXXX |

¹ Eurozone: Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia, Spain.

³ Friday is not permitted as a value date for this currency.

2. Major correspondent banks for emerging markets/exotic currencies

| Country | Currency | Correspondent bank | City | SWIFT/BIC |
|----------------------|----------|--|-----------------|--|
| Bahrain | BHD | National Bank of Bahrain | Manama | NBOBBHBMXXX |
| Czech Republic | CZK | Raiffeisenbank A.S | Prague | RZBCCZPPXXX |
| Hungary | HUF | Raiffeisen Bank Zrt | Budapest | UBRTHUHB |
| Israel | ILS | Bank Leumi Le-Israel | Tel Aviv | LUMIILITTLV |
| Kenya | KES | Kenya Commercial Bank Ltd. | Nairobi | KCBLKENXXXX |
| Kuwait | KWD | National Bank of Kuwait | Safat | NBOKKWKWXXX |
| Mauritius | MUR | ABSA Bank (Mauritius) Limited | Ebene | BARCMUMUXXX |
| Mexico | MXN | Citibank NA, Silver Spring (Banco Nacional de México) | Mexico City | CITIUS33MER |
| Morocco | MAD | Soc. Générale Marocaine de Banques | Casablanca | SGMBMAMCXXX |
| Oman | OMR | National Bank of Oman | Ruwi | NBOMOMRXXXX |
| Philippines | PHP | HSBC Banking Corp. Ltd. | Manila | HSBCPHMMXXX |
| Poland | PLN | Bank Handlowy w Warszawie SA | Warsaw | CITIPLPXXXX |
| Qatar | QAR | HSBC Bank Middle East Limited | Doha | BBMEQAQXXXX |
| Romania | RON | Citibank Europe PLC | Bucharest | CITIROBUXXX |
| Russia | RUB | AO Raiffeisenbank Moscow | Moscow | RZBMRUMMXXX A/C 30111810000000000095 INN 9909461742 KPP 771087001 BIK 044525700 Acct No with CB: RU044525700.3010181020000000 0700 |
| Saudi Arabia | SAR | Saudi British Bank | Riyadh | SABBSARIXXX |
| Thailand | THB | HSBC Limited | Thailand Branch | HSBCTHBKXXX |
| Tunisia | TND | Banque Centrale de Tunisie | Tunis | BCTNTNTTXXX |
| Turkey | TRY | Citibank A.S. | Istanbul | CITITRIXXXX A/C TR250009200000000070713004 |
| United Arab Emirates | AED | HSBC Bank Middle East Limited | Dubai | BBMEAEADXXX |

Subject to change

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Credit Suisse (Switzerland) Ltd., part of UBS Group

P.O. Box CH-8070 Zurich

credit-suisse.com

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