

Cut-Off Deadlines and Major Correspondent Banks for Payments

The cut-off deadline is the latest time for submitting a payment order 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 within Switzerland and abroad	EUR	15:00 on value date
Australia	AUD	13:00 one day before value date
Bahrain	BHD	13:00 two days before value date ³
Canada	CAD	13:00 on value date
China	CNY	13:00 one day before value date
Croatia	HRK	08:00 on value date
Czech Republic	CZK	11:00 on value date
Denmark	DKK	11:00 on value date
Hong Kong	HKD	13:00 one day before value date
Hungary	HUF	13:00 on value date
Israel	ILS	08:00 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
Romania	RON	10:00 on value date
Russia	RUB	06:00 on value date

Country	ISO currency code	Cut-Off time ²
Saudi Arabia	SAR	20:00 one day before value date ³
Singapore	SGD	13:00 one day before value date
South Africa	ZAR	07:00 on value date
Sweden	SEK	11:00 on value date
Thailand	THB	07:00 one day before value date
Tunisia	TND	13:00 two days before value date
Turkey	TRY	12:00 on value date
United Arab Emirates	AED	20:00 one day before value date ³
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.

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

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 for EUR

Country	Currency	Correspondent bank	City	SWIFT/BIC
Austria	EUR	UniCredit Bank Austria AG	Vienna	BKAUATWWXXX
Belgium	EUR	ING Belgium SA/NV	Brussels	BBRUBEBB010
Finland	EUR	Nordea Bank Finland Plc	Helsinki	NDEAFIHHXXX
France	EUR	Société Générale	Paris	SOGEFRPPXXX
Germany	EUR	Deutsche Bank AG	Frankfurt	DEUTDEFFXXX
Great Britain	EUR	Citibank NA	London	CITIGB2LXXX
Italy	EUR	Intesa Sanpaolo SpA	Milan	BCITITMMXXX
Netherlands	EUR	ABN Amro Bank	Amsterdam	ABNANL2AXXX
Spain	EUR	Banco Santander, S.A.	Madrid	BSCHEMMXXX

2. Major Correspondent Banks for Other Currencies

Country	Currency	Correspondent bank	City	SWIFT/BIC
Australia	AUD	ANZ Banking Group Limited	Melbourne	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 AB (publ), Sverige	Copenhagen	NDEADKKKXXX
Hong Kong	HKD	Hong Kong & Shanghai Bk Corp	Hong Kong	HSBCHKHHHKH
Japan	JPY	MUFG Bank Ltd.	Tokyo	BOTKJPJTXXX
New Zealand	NZD	Bank of New Zealand	Wellington	BKNZNZ22985
Norway	NOK	Nordea Bank AB (publ), Filial i Norge	Oslo	NDEANOKKXXX
Singapore	SGD	Standard Chartered Bank	Singapore	SCBLSGSGXXX
South Africa	ZAR	Standard Bank of South Africa Ltd.	Johannesburg	SBZAJJXXX
Sweden	SEK	Nordea Bank AB (publ)	Stockholm	NDEASESSXXX
United Kingdom	GBP	HSBC Bank PLC	London	MIDLGB22XXX
USA	USD	Bank of New York Mellon	New York	IRVTUS3NXXX

3. Major Correspondent Banks for Emerging Markets/Exotic Currencies

Country	Currency	Correspondent bank	City	SWIFT/BIC
Bahrain	BHD	National Bank of Bahrain	Manama	NBOBBHBMXXX
Croatia	HRK	Zagrebacka Banka	Zagreb	ZABHR2XXX
Czech Republic	CZK	Ceskoslovenska Obchodni Banka AS	Prague	CEKOCZPPXXX
Hungary	HUF	Raiffeisen Bank Zrt	Budapest	UBRTHUHB
Israel	ILS	Bank Leumi Le-Israel	Tel Aviv	LUMIILITLV
Kenya	KES	Kenya Commercial Bank Ltd.	Nairobi	KCBLKENXXXX
Kuwait	KWD	National Bank of Kuwait	Safat	NBOKKWKWXXX
Mauritius	MUR	Barclays Bank Mauritius Limited	Ebene	BARCMUMUXXX
Mexico	MXN	Banco Santander (México) S.A.	Mexico City	BMSXMMXXX
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
Russia	RUB	JSC Bank Credit Suisse (Moscow)	Moscow	CRESRUMMXXX A/C 3011181050000000023 INN 9909461742 KPP 770487001 BIK 044525236 Acct No with CB: 30101810800000000236
Saudi Arabia	SAR	Saudi British Bank	Riyadh	SABBSARIXXX
Thailand	THB	Standard Chartered Bank (Thai) PCL	Bangkok	SCBLTHBXXXX
Tunisia	TND	Banque Centrale de Tunisie	Tunis	BCTNTNTTXXX
Turkey	TRY	Citibank A.S.	Istanbul	CITITRXXXX A/C TR25000920000000070713004
United Arab Emirates	AED	HSBC Bank Middle East Limited	Dubai	BBMEAEADXXX

Subject to change.

Continuously updated information is available in the internet at www.credit-suisse.com/corporateclients

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CREDIT SUISSE (Switzerland) Ltd.

P.O. Box

CH-8070 Zurich

credit-suisse.com/corporates

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