

# Cut-off deadlines and major correspondent banks

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 adhere to the earlier cut-off time.**

## Cut-off times for electronic channels<sup>1</sup>

	Non-express payment	Express payment	SWIFT MT101/103
<b>Last delivery</b>	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 <sup>2</sup>
Switzerland	CHF	16:00 on value date
EUR payments domestic and crossborder	EUR	15:30 on value date
Australia	AUD	13:00 one day before value date
Bahrain	BHD	13:00 two days before value date <sup>3</sup>
Canada	CAD	14:00 on value date
China	CNY	13:00 one day before value date
Czech Republic	CZK	12:00 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 <sup>3</sup>
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 <sup>3</sup>
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 <sup>3</sup>

Country	ISO currency code	Cut-off time <sup>2</sup>
Romania	RON	10:00 on value date
Russia	RUB	06:00 on value date
Saudi Arabia	SAR	20:00 one day before value date <sup>3</sup>
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
United States	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

In the case of incoming payments from abroad, it is possible to optimize the deduction of charges and transfer times if your business partner routes these payments via one of the major

correspondent banks listed below. Credit Suisse generally routes its outgoing payments via the major correspondent banks listed below in the absence of any special instructions.

### 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
Italy	EUR	Intesa Sanpaolo SpA	Milan	BCITITMMXXX
Netherlands	EUR	ABN Amro Bank	Amsterdam	ABNANL2AXXX
United Kingdom	EUR	Citibank NA (Intermediary: Citibank Europe PLC)	London (Dublin)	CITIGB2LXXX CITIE2XXXX

### 2. Major correspondent banks for other currencies

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
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	Standard Chartered Bank (Singapore) Limited	Singapore	SCBLSG22XXX
South Africa	ZAR	Standard Bank of South Africa Ltd.	Johannesburg	SBZAZAJJXXX
Sweden	SEK	Nordea Bank Abp, filial i Sverige	Stockholm	NDEASESSXXX
United Kingdom	GBP	HSBC Bank PLC	London	MIDLGB22XXX
United States	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	Credit Suisse (Switzerland) Ltd.	Zurich	CRESCHZZ80A
Czech Republic	CZK	Raiffeisenbank A.S.	Prague	RZBCCZPPXXX
Hungary	HUF	Raiffeisen Bank Zrt	Budapest	UBRTHUHBXXX
Israel	ILS	Bank Leumi Le-Israel	Tel Aviv	LUMIILITBSC
Kenya	KES	Kenya Commercial Bank Ltd.	Nairobi	KCBLKENXXX
Kuwait	KWD	Credit Suisse (Switzerland) Ltd.	Zurich	CRESCHZZ80A
Mauritius	MUR	Credit Suisse (Switzerland) Ltd.	Zurich	CRESCHZZ80A
Mexico	MXN	Citibank NA, Silver Spring (Banco Nacional de México)	Mexico City	CITIUS33MER
Morocco	MAD	Soc. Générale Marocaine de Banques	Casablanca	SGBMAMCXXX
Oman	OMR	Credit Suisse (Switzerland) Ltd.	Zurich	CRESCHZZ80A
Philippines	PHP	HSBC Banking Corp. Ltd.	Manila	HSBCPHMMXXX
Poland	PLN	Bank Handlowy w Warszawie SA	Warsaw	CITIPLPXXX
Qatar	QAR	HSBC Bank Middle East Limited	Doha	BBMEQAQXXX
Romania	RON	Credit Suisse (Switzerland) Ltd.	Zurich	CRESCHZZ80A
Russia	RUB	JSC Bank Credit Suisse (Moscow)	Moscow	CRESRUMMXXX A/C 30111810300000012020 INN 9909078378 KPP 771087001 BIK 044525236 Acct No with CB: 30101810800000000236
Saudi Arabia	SAR	Credit Suisse (Switzerland) Ltd.	Zurich	CRESCHZZ80A
Thailand	THB	HSBC Limited	Thailand Branch	HSBCTHBKXXX
Tunisia	TND	Banque Centrale de Tunisie	Tunis	BCTNTNTTXXX
Turkey	TRY	Citibank A.S.	Istanbul	CITITRXXXX A/C TR450009200000000070594013
United Arab Emirates	AED	HSBC Bank Middle East Limited	Dubai	BBMEAEADXXX

#### Subject to change.

Continuously updated information is available on the internet at

[www.credit-suisse.com/privateclients](http://www.credit-suisse.com/privateclients)

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