

PAYMENT CUT-OFF TIMES FOR FINANCIAL INSTITUTIONS SWIFT INSTRUCTED PAYMENTS



Lloyds Bank plc will process the following types of payment with same day value if a SWIFT instruction is received no later than the relevant cut-off time.

GBP payments within the UK and EUR payments to the UK and Euro 'In' countries for a same day value are subject to the following cut-off times:

GBP CHAPS

MT202 STP	17:35
MT103 STP	17:35
MT202 non STP	17:15
MT103 non STP	17:15

EUR

EUR MT202 STP	15:50
EUR MT103 STP	15:50
EUR MT202 non STP	15:30
EUR MT103 non STP	15:30

FX Convert

GBP CHAPS	17:00
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Book Transfers


GBP Book Transfers STP	17:50
GBP Book Transfers non STP	17:30
EUR Book Transfers STP	17:50
EUR Book Transfers non STP	17:30

Immediate Payments

Faster Payments	18:35
CHAPS Redirect	17:25



- If received after this time they will be processed same day on a best endeavours basis. However, payment instructions may be processed the following value date, as appropriate.
- Straight Through Processing (STP): no formatting amendments are required to process payment instructions.
- Immediate: Payments Originating Overseas to be paid on as Faster Payments.
- Non STP: SWIFT formatting amendments are required to process payment instructions which affects the ability to receive same day value.

 For additional information:
Contact your relationship
manager or visit
[lloydsbank.com/financial-
institutions](https://lloydsbank.com/financial-institutions)

Please contact us if you'd
like this information in an
alternative format such as
Braille, large print or audio.

If you have a hearing or speech impairment
you can contact using Text Relay
(previously Typetalk).

Important information

Calls may be monitored or recorded in case we
need to check we have carried out your instructions
correctly and help improve our quality of service.

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