

# PAYMENT CUT-OFF TIMES



Lloyds Bank plc will make the following types of payment with same day value if a correctly formatted 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 STP cut-off times:

Currency	Value date	Cut-off time (UK local time) for STP
GBP – Book transfer (same branch)	For value same day	17.00 hours
GBP – To UK beneficiary	For value same day	15.50 hours
EUR – Book transfer (same branch)	For value same day	17.00 hours
EUR – To Eurozone beneficiary	For value same day	15.50 hours

SWIFT payment instructions (for GBP and EUR items) which are incorrectly formatted are subject to the following conditions:

- Manual items must be received by 15:00 UK local time, and repaired items received by 15:30 UK local time, to be processed with the same day value.
- If received after this time, they will be processed same day on a best endeavours basis. However, payment instructions may be processed for value the following UK/Euro business day, as appropriate.



## Other Currency Payments

Payment instructions for all of the currencies below (FX or accounts domiciled in the currency) are subject to the following STP cut-off times:

- Manual repair and inputted items must be received two hours before the currency cut-off time to be processed as per the listed value date.
- 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.

Currency name	Value date	Cut-off time (UK local time) for STP
Australian Dollar	For value next day	15.15 hours
Bahraini Dinar	For 2 day value	15.30 hours
Barbados Dollar	For 2 day value	15.30 hours
Canadian Dollar	For value next day	15.15 hours
Chinese Renminbi	For 2 day value	14:00 hours
Czech Koruna	For value next day	15.30 hours
Danish Krone	For value next day	15.15 hours
East Caribbean Dollar	For 2 day value	15.30 hours
Hong Kong Dollar	For value next day	12.15 hours
Hungarian Forint	For value next day	15.30 hours
Indian Rupee	For 2 day value	15.30 hours
Israeli Shekel	For 2 day value	15.30 hours
Japanese Yen	For value next day	15.15 hours
Jordanian Dinar	For 2 day value	15.30 hours
Kenyan Shilling	For 2 day value	15.30 hours
Kuwait Dinar	For 2 day value	15.30 hours
Mauritian Rupee	For 2 day value	15.30 hours
Mexican Peso	For 2 day value	15.30 hours
Moroccan Dirham	For 2 day value	15.30 hours
New Zealand Dollar	For value next day	15.15 hours
Norwegian Krone	For value next day	15.15 hours
Omani Rial	For 2 day value	15.30 hours
Polish Zloty	For value next day	15.30 hours
Saudi Riyal	For value next day	12.15 hours
Singapore Dollar	For value next day	12.15 hours
South African Rand	For value next day	12.15 hours
Swedish Krona	For value next day	15.15 hours
Swiss Franc	For value next day	15.15 hours
Tanzanian Shilling	For 2 day value	15.30 hours
Thai Baht	For 2 day value	15.30 hours
Trinidad and Tobago Dollar	For 2 day value	15.30 hours
Tunisian Dinar	For 2 day value	15.30 hours
Turkish Lira	For 2 day value	15.30 hours
United Arab Emirates Dirham	For value next day	12.15 hours
United States Dollar	For same day value	15.30 hours
Zimbabwean Dollar	For 2 day value	15.30 hours

## Cancellations, amendments and incomplete instructions

If messages are sent as MT192/292, the deadlines for cancellation/amendments are as follows:

- 16:00 UK local time on the business day prior to value.
- If the payment is for same day value, we will stop the payment before processing where possible. Please note that there is no guarantee we can stop the payment.
- Any cancellation/amendment after 16:00 UK local time, or for same day value, should be advised by telephone to allow maximum time to cancel/retrieve the payment.

Once we have received confirmation of return of funds, we will re-credit your account and issue the appropriate message by SWIFT MT196, 199, 296 or 299.

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 Contact your relationship manager

 Visit [lloydsbank.com/business](https://lloydsbank.com/business)

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

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

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### 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. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone: 020 7626 1500. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



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