

## COMMERCIAL BANKING

# MANUAL PAYMENT CUT-OFF TIMES



The following cut-off times apply to manual payments and require Code Authenticator. Electronic channels may offer more favourable cut-off times – please contact your relationship manager or the Payments Helpdesk for details.

### Outbound payments

#### Domestic payments

Payment type	Currency	Value date	Cut-off time
CHAPS	GBP	Same day	15:00
Draft	GBP	Same day	14:00

#### International payments

Payment type	Currency	Value date/processing date	Cut-off time
Draft		Same day	14:00
International currency payments	Australian Dollar	Next day	15:00
	Bahraini Dinar	2 day	16:00
	Barbados Dollar	2 day	16:00
	Canadian Dollar	Same day	15:00
	Czech Koruna	Next day	16:00
	Danish Krone	Next day	15:00
	East Caribbean Dollar	2 day	16:00
	Euro	Same day	14:00
	Great British Pound	Same day	15:00
	Hong Kong Dollar	Next day	12:00
	Hungarian Forint	Next day	16:00
	Icelandic Krona	Next day	16:00
	Indian Rupee	2 day	16:00
	Israeli Shekel	2 day	16:00
	Japanese Yen	Next day	15:00
	Jordanian Dinar	2 day	16:00
	Kenyan Shilling	2 day	16:00
	Kuwaiti Dinar	2 day	16:00
	Mauritian Rupee	2 day	16:00
	Mexican Peso	2 day	16:00
	Moroccan Dirham	2 day	16:00
	New Zealand Dollar	Next day	15:00
	Norwegian Krone	Next day	15:00

Payment type	Currency	Value date/processing date	Cut-off time
International currency payments	Oman Rial	2 day	16:00
	Polish Zloty	Next day	16:00
	Saudi Riyal	Next day	12:00
	Singapore Dollar	Next day	12:00
	South African Rand	Next day	15:00
	Swedish Krona	Next day	15:00
	Swiss Franc	Next day	15:00
	Tanzanian Shilling	2 day	16:00
	Thai Baht	2 day	16:00
	Trinidad And Tobago Dollar	2 day	16:00
	Tunisian Dinar	2 day	16:00
	Turkish Lira	2 day	16:00
	United Arab Emirates Dirham	Next day	12:00
	United States Dollar	Same day	14:00
	Zimbabwean Dollar	2 day	16:00

## Inbound payments

### Domestic payments

All domestic payments will be credited to the beneficiary account on the business day we receive the funds. Definition of business day is as defined in your account Terms and Conditions.

### International payments

Currency	Value date	Cut-off time
Australian Dollar	Next day	15:45
Bahraini Dinar	2 day	17:00
Barbados Dollar	2 day	17:00
Canadian Dollar	Same day	15:45
Chinese Renminbi	2 day	14:00
Czech Koruna	Next day	17:00
Danish Krone	Same day	11:45
East Caribbean Dollar	2 day	17:00
Euro	Same day	15:00*
Great British Pound	Same day	15:45
Hong Kong Dollar	Next day	12:45
Hungarian Forint	Next day	17:00
Icelandic Krona	Next day	17:00
Indian Rupee	2 day	17:00
Israeli Shekel	2 day	17:00
Japanese Yen	Next day	15:45
Jordanian Dinar	2 day	17:00
Kenyan Shilling	2 day	17:00
Kuwaiti Dinar	2 day	17:00
Mauritian Rupee	2 day	17:00
Mexican Peso	2 day	17:00
Moroccan Dirham	2 day	17:00
New Zealand Dollar	Next day	15:45
Norwegian Krone	Same day	11:45
Oman Rial	2 day	17:00
Polish Zloty	Next day	17:00
Saudi Riyal	Next day	12:45

\*Subject to funds being received via a Euro Clearing scheme

Currency	Value date	Cut-off time
Singapore Dollar	Next day	12:45
South African Rand	Next day	15:45
Swedish Krona	Same day	11:45
Swiss Franc	Same day	11:45
Tanzanian Shilling	2 day	17:00
Thai Baht	2 day	17:00
Trinidad And Tobago Dollar	2 day	17:00
Tunisian Dinar	2 day	17:00
Turkish Lira	2 day	17:00
United Arab Emirates Dirham	Next day	12:45
United States Dollar	Same day	15:30
Zimbabwean Dollar	2 day	17:00

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

 Contact your relationship manager

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).

#### Important information

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

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



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