

COMMERCIAL BANKING

ELECTRONIC PAYMENT CUT-OFF TIMES



Outbound payments

The following cut-off times only apply to payments initiated via Corporate Online (COL) and LloydsLink online.

Domestic payments

Payment type	Currency	Value date	Cut-off time
CHAPS	GBP	Same day	15:45
Single/Multiple Bacs	GBP	3 day*	17:00
In-House Transfer	GBP	Same day	17:00
In-House Transfer	Currency	Same day	16:00
Faster Payments†	GBP	Same day	17:45

*Industry Standard Bacs payment cycle.

†This service enables same-day Sterling payments to be made within the UK. Inbound payments of up to £100,000 can be received and outbound payments of up to £99,999 can be initiated. Please speak with your relationship manager for further information.



LLOYDS BANK

Outbound payments (cont.)

International payments

The following cut-off times only apply to payments initiated via Corporate Online (COL) and LloydsLink online. If you exceed individual currency cut-off times your payments will be processed the next business day.

Currency	Value date	Cut-off time	Currency	Value date	Cut-off time
Australian Dollar	Next day	15:45	Kuwaiti Dinar	2 day	15:45
Bahrain Dinar	2 day	16:45	New Zealand Dollar	Next day	15:45
Canadian Dollar	Same day	15:45	Norwegian Krone	Next day	15:45
Chinese Renminbi	2 day	14:00	Oman Rial	2 day	15:45
Czech Koruna	2 day	16:45	Polish Zloty	2 day	16:45
Danish Krone	Next day	15:45	Qatari Riyal	3 day	12:45
Euro	Same day	15:45	Saudi Riyal	Next day	12:45
Euro (SEPA Credit Transfer)	Next day	15:30	Singapore Dollar	Next day	12:45
Great British Pound	Same day	15:45	South African Rand	Next day	15:45
Hong Kong Dollar	Next day	12:45	Swedish Krona	Next day	15:45
Hungarian Forint	2 day	16:45	Swiss Franc	Next day	15:45
Indian Rupee	2 day	15:45	Thai Baht	2 day	15:45
Israeli Shekel	2 day	15:45	Turkish Lira	2 day	15:45
Japanese Yen	Next day	15:45	United Arab Emirates Dirham	Next day	12:45
			United States Dollar	Same day	16:30

International draft cut-off times

Submission time	Day of issue of draft
Before 14:00	Same day
Between 14:00 and 17:50	Next working day
After 17:50	Next working day

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	Currency	Value date	Cut-off time
Australian Dollar	Next day	15:45	Norwegian Krone	Next day	15:45
Bahrain Dinar	2 day	16:45	Oman Rial	2 day	15:45
Canadian Dollar	Same day	15:45	Pakistani Rupee	2 day	12:45
Chinese Renminbi	2 day	14:00	Polish Zloty	2 day	16:45
Czech Koruna	2 day	16:45	Qatari Riyal	3 day	12:45
Danish Krone	Next day	15:45	Saudi Riyal	Next day	12:45
Euro	Same day	15:00 ^s	Singapore Dollar	Next day	12:45
Great British Pound	Same day	15:45	South African Rand	Next day	15:45
Hong Kong Dollar	Next day	12:45	Swedish Krona	Next day	15:45
Hungarian Forint	2 day	16:45	Swiss Franc	Next day	15:45
Indian Rupee	2 day	15:45	Thai Baht	2 day	15:45
Israeli Shekel	2 day	15:45	Turkish Lira	2 day	15:45
Japanese Yen	Next day	15:45	United Arab Emirates Dirham	Next day	12:45
Kuwaiti Dinar	2 day	15:45	United States Dollar	Same day	15:30
New Zealand Dollar	Next day	15:45			

^sSubject to funds being received via a Euro Clearing scheme.

 Visit lloydsbank.com/commercialbanking

 Contact your relationship manager

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

We accept calls via Text Relay.

Important information

Your call 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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