Appendix H

Overseas Cut-Off times

The Earliest Value Date is the earliest date that the overseas bank is able to pay the beneficiary, provided that the payment request is sent before the currency cut-off time.

The ability of the overseas bank to meet the Earliest Value Date also depends upon banking practice in the country concerned.

All times are in Adelaide Standard Time.

Please note:

- **When sending funds that are not in the indigenous currency to any country, the Earliest Value Date for payment is the next day.**
- **Cut-Off times are subject to change at very short notice.**

Country	Currency	Earliest Value Date	Time
Austria	EUR	Same day	4:00 pm
Belgium	EUR	Same day	4:00 pm
Brunei	BND	2 days	4:00 pm
Canada	CAD	Same day	4:00 pm
China	CNY	Same day	4:00 pm
Denmark	**DKK**	**Same day**	**2:30 pm**
Europe	**EUR**	**Same day**	**4:00 pm**
Fiji	FJD	Same day	10:30 am
Finland	EUR	Same day	4:00 pm
France	**EUR**	**Same day**	**4:00 pm**
French Pacific	XPF	Next day	3:30 pm
Germany	**EUR**	**Same day**	**4:00 pm**
Greece	**EUR**	2 days	4:00 pm
Hong Kong	**HKD**	**Same day**	**1:30 pm**
India	INR	2 days	1:30 pm
Indonesia	IDR	2 days	1:30 pm
Irish Republic	**EUR**	Next day	4:00 pm
Italy	**EUR**	**Same day**	**4:00 pm**
Japan	**JPY**	**Same day**	**11:00 am**
Kuwait	KWD	Same day	4:00 pm
Malaysia	MYR	Next day	11:30 am
Malta	MTL	2 days	4:00 pm
Netherlands	**EUR**	Same day	4:00 pm
New Zealand	**NZD**	**Same day**	**10:30 am**
Norway	NOK	Same day	2:30 pm
Pakistan	PKR	Same day	1:30 pm
Papua New Guinea	PGK	Same day	10:30 am
Philippines	PHP	Same day	10:30 am
Portugal	**EUR**	Next day	4:00 pm
Samoa	WST	2 days	4:00 pm
Saudi Arabia	SAR	Same day	4:00 pm

Country	Currency	Earliest Value Date	Time
Singapore	SGD	Same day	11:30 am
Solomon Islands	SBD	2 days	4:00 pm
South Africa	**ZAR**	**Same day**	**4:00 pm**
Spain	**EUR**	Next day	4:00 pm
Sri Lanka	LKR	Same day	10:30 am
Sweden	**SEK**	**Same day**	**4:00 pm**
Switzerland	**CHF**	**Same day**	**4:00 pm**
Thailand	THB	Next day	11:30 am
Tonga	TOP	2 days	4:00 pm
United Kingdom	**GBP**	**Same day**	**4:00 pm**
USA	**USD**	**Same day**	**4:00 pm**
Vanuatu	VUV	2 days	4:00 pm