

Cut-off times for payment orders and payments received

Valid as of 1st September 2009

Country	Currency	Cut-off times ¹		Amounts notified ² (in local currency)
		Online	File transfer and remaining channels	
		UBS e-banking UBS KeyDirect UBS KeyLink SWIFT	UBS e-banking (Data transfer) UBS KeyDirect (DTA/PAYMUL) Payment forms (paper order)	
Switzerland and Liechtenstein	CHF	1400 V	0600 V	
Payments SEPA ³ within Euro countries including Switzerland	EUR	0600 V	0600 V	
Remaining Euro payments in all countries including Switzerland	EUR	1500 V	0600 V	
Australia	AUD	1600 V-1	0600 V-1	1 000 000
Canada	CAD	1300 V	0600 V	800 000
Croatia	HRK	0800 V-1	1200 V-2	2 000 000
Czech Republic	CZK	1600 V-1	0600 V-1	2 000 000
Denmark	DKK	0800 V	1200 V-1	5 000 000
Great Britain	GBP	1400 V	0600 V	400 000
Hong Kong	HKD	1600 V-1	0600 V-1	6 000 000
Hungary	HUF	0800 V	1200 V-1	150 000 000
India	INR	1600 V-3	0600 V-3	30 000 000
Israel	ILS	1600 V-1 ⁴	1200 V-1 ⁴	4 000 000
Japan	JPY	1600 V-1	0600 V-1	90 000 000
Mexico	MXN	1500 V	0600 V	1 000 000
Morocco	MAD	1600 V-3	1000 V-3	3 000 000
New Zealand	NZD	1600 V-1	0600 V-1	1 000 000
Norway	NOK	0800 V	1200 V-1	5 000 000
Philippines	PHP	0800 V-2	1600 V-3	40 000 000
Poland	PLN	0800 V	1200 V-1	2 400 000
Romania	RON	0800 V	1200 V-1	1 000 000
Russia	RUB ⁵	–	1000 V-1	all amounts
Saudi Arabia	SAR	0800 V-1 ⁴	1200 V-2 ⁴	3 000 000
Singapore	SGD	0800 V-1	1200 V-2	1 000 000
South Africa	ZAR	0800 V	1200 V-1	5 000 000
Sweden	SEK	0800 V	1200 V-1	5 000 000
Thailand	THB	1600 V-2	0600 V-2	30 000 000
Tunisia	TND	0800 V-1	1600 V-2	1 000 000
Turkey	TRY	0800 V	1200 V-1	100 000
United Arab Emirates	AED	0800 V-1 ⁴	1200 V-2 ⁴	300 000
USA	USD	1600 V	0600 V	800 000

¹ The cut-off times are indicated in CET and valid only for Swiss offices of UBS. Payment orders during Christmas and New Year season are subject to different times. The cut-off times refer to the time of receipt (for example paper in the Operations Center). UBS cannot influence the value date of an incoming payment in the beneficiary's account. V = value date; Example: Cut-off time for Australian Dollar delivered by one of the online products is 1600 V-1, i.e. 1 bank working day before value date. Last-minute payment requests will be executed on a best-effort basis.

² UBS requires prior notice for incoming payments over the notified amounts.
³ Single Euro Payments Area. For payment orders which are transacted in EUR and must fulfil the following features: IBAN of payee and BIC of payee's financial institution provided, cost option SHA (for shared costs), no messages passed on to forwarding units and the payee's financial institution is participating in SEPA.

⁴ Friday is no value date.

⁵ Payment orders in the RUB currency have to be placed directly with the client advisor due to specific regulations.