

Cash Management

Ensuring your orders are executed on time.

Cut-off times valid from November 2019.

The cut-off times refer to the last possible time the corresponding currency can be delivered so that transfers involving same-day values can be executed. For the order to be executed correctly, the terms and conditions for payments apply.

Country	Currency	Cut-off times ¹		Notification amounts ²
		Individual processing	Collective processing	In local currencies as from
		UBS E-Banking UBS KeyPort UBS Multimat UBS KeyLink UBS Swift	UBS E-Banking UBS KeyPort UBS Multimat one-off order ³	
		XML data transfers salary payments	XML data transfers salary payments	
Switzerland and Liechtenstein	CHF	1600 V*	1500 V*	
SEPA payments within euro countries including Switzerland ⁴	EUR	1100 V	0800 V	
Other euro payments in all countries including Switzerland	EUR	1500 V	0800 V	1,000,000
Australia	AUD	1700 V-1	0800 V-1	1,000,000
Bahrain ⁷	BHD	1600 V-2	1200 V-2	300,000
Canada	CAD	1600 V	0800 V	800,000
China ⁵	CNY	1700 V-1	0800 V-2	1,000,000
Croatia	HRK	0800 V-1	1400 V-2	2,000,000
Czech Republic	CZK	1600 V-1	0800 V-1	2,000,000
Denmark	DKK	1130 V	0800 V	5,000,000
Hong Kong	HKD	1700 V-1	0800 V-1	6,000,000
Hungary	HUF	1030 V	1400 V-1	150,000,000
India ⁶	INR	1600 V-3	0800 V-3	30,000,000
Israel	ILS	1700 V-1	0800 V-1	4,000,000
Japan	JPY	1600 V-1	0800 V-1	90,000,000
Kuwait	KWD	0700 V-1	1400 V-2	200,000
Mexico	MXN	1500 V	0800 V	1,000,000
Morocco	MAD	1600 V-2	0800 V-2	3,000,000
New Zealand	NZD	1700 V-1	0800 V-1	1,000,000
Norway	NOK	1300 V	0800 V	5,000,000
Oman ⁷	OMR	1600 V-2	0800 V-2	300,000
Philippines ⁶	PHP	0800 V-2	1400 V-3	40,000,000
Poland	PLN	0900 V	1400 V-1	2,400,000
Qatar ⁷	QAR	0700 V-1	1400 V-2	3,000,000
Romania	RON	0800 V	1400 V-1	1,000,000
Russia ⁸	RUB	0830 V	0800 V-1	All amounts
Saudi Arabia ⁷	SAR	0800 V-1	1400 V-2	3,000,000

* From 12.30, an express surcharge of CHF 3 will be charged per transaction.

Country	Currency	Cut-off times ¹		Notification amounts ²
		Individual processing	Collective processing	In local currencies as from
		UBS E-Banking UBS KeyPort UBS Multimat UBS KeyLink UBS Swift	UBS E-Banking UBS KeyPort UBS Multimat one-off order ³	
		XML data transfers salary payments	XML data transfers salary payments	
Singapore	SGD	1300 V-1	0800 V-1	1,000,000
South Africa	ZAR	0900 V	1400 V-1	5,000,000
Sweden	SEK	1400 V	0800 V	5,000,000
Thailand	THB	1600 V-2	0800 V-2	30,000,000
Tunisia	TND	0800 V-1	1400 V-2	1,000,000
Turkey	TRY	1000 V	2300 V-1	100,000
United Arab Emirates ⁷	AED	1300 V-1	0800 V-1	300,000
UK	GBP	1640 V	0800 V	1,000,000
USA	USD	1700 V	0800 V	800,000

- 1 The cut-off times are indicated in CET and apply only to Swiss UBS branch offices. The cut-off times refer to the point at which an order is received. UBS has no influence on the value date on which the payment will arrive in the beneficiary's account.
V = value date – example: The cut-off time for online products in AUD is 1700 V-1, i.e. one bank working day before the value date. Payment orders received after this time will be executed using the best possible value date.
- 2 To enable the amount to be credited with the expected value date, UBS must be advised of receipt of payment before the cut-off time. Please note the notification amounts for the respective currency.
- 3 Payment orders that are submitted for execution by clients in person, via a payment form, letter, phone or e-mail, count as one-time orders. The one-time order must be submitted for processing a day before the given cut-off time so that transfers involving same-day values can be executed.

- 4 Single Euro Payments Area – the euro payment operations standard. For payment orders that in addition to being transacted in EUR are required to fulfill the following: beneficiary's IBAN, BIC of beneficiary's bank, cost code SHA (for shared costs), no instructions and beneficiary's financial institution takes part in SEPA.
- 5 Payment orders in currency CNY are subject to special conditions in accordance with the CNY factsheet.
- 6 Payment orders in these currencies can also be carried out with currency conversion. Conversions for incoming payments/returns in these currencies are not possible, however.
- 7 Friday is not a value date.
- 8 Payment orders in currency RUB are subject to special conditions in accordance with the RUB factsheet. Important: VO code must be supplied and correspond with the reason for payment indicated.

Cut-off times for direct debits (LSV+ / BDD)

Submission via UBS KeyPort and payCOM^{web}

Currency	Submission via UBS KeyPort	Submission via payCOM ^{web}
CHF	12.00 V-1 ¹	14.00 V-1 ¹
EUR	12.00 V-1 ¹	14.00 V-1 ¹

¹ Online cut-off time

Cut-off times for SEPA direct debits

Submission via UBS KeyPort and UBS Swift for Corporates for all collections

Method	Submission via UBS KeyPort UBS Swift for Corporates
SEPA Core Direct Debit for all collections	11.00 V-1 ¹
SEPA B2B Direct Debit for all collections	11.00 V-1 ¹

¹ Online cut-off time (CET)

Cut-off Times for UBS Pay Worldwide Currencies* valid from November 2019

Africa	Currency	Currency name	Cut-off times ¹	
			Individual processing UBS E-Banking UBS KeyPort UBS Multimat UBS KeyLink UBS Swift XML data transfers salary payments	Collective processing UBS E-Banking UBS KeyPort UBS Multimat one-off order ² XML data transfers salary payments
Algeria ⁶	DZD	Algerian Dinar	12h00 V-2	20h00 V-3
Angola	AOA	Angolan Kwanza	12h00 V-2	20h00 V-3
Botswana	BWP	Botswana Pula	12h00 V-2	20h00 V-3
Burundi	BIF	Burundian Franc	12h00 V-2	20h00 V-3
Cape Verde	CVE	Cape Verdean Escudo	12h00 V-2	20h00 V-3
Central African States ³	XAF	Central African States CFA Franc BEAC	12h00 V-2	20h00 V-3
Comoros	KMF	Comorian Franc	12h00 V-2	20h00 V-3
Djibouti ⁶	DJF	Djiboutian Franc	12h00 V-2	20h00 V-3
Egypt ⁶	EGP	Egyptian Pound	12h00 V-2	20h00 V-3
Eritrea	ERN	Eritrean Nakfa	12h00 V-2	20h00 V-3
Ethiopia	ETB	Ethiopian Birr	12h00 V-2	20h00 V-3
Gambia	GMD	Gambian Dalasi	12h00 V-2	20h00 V-3
Ghana	GHS	Ghanaian Cedi	12h00 V-2	20h00 V-3
Guinea	GNF	Guinean Franc	12h00 V-2	20h00 V-3
Kenya	KES	Kenyan Shilling	12h00 V-2	20h00 V-3
Lesotho	LSL	Lesotho Loti	12h00 V-2	20h00 V-3
Liberia	LRD	Liberian Dollar	12h00 V-2	20h00 V-3
Madagascar	MGA	Malagasy Ariary	10h00 V-2	20h00 V-3
Malawi	MWK	Malawian Kwacha	12h00 V-2	20h00 V-3
Mauritania	MRO	Mauritanian Ouguiya	12h00 V-2	20h00 V-3
Mauritius	MUR	Mauritian Rupee	10h00 V-2	20h00 V-3
Mozambique	MZN	Mozambican Metical	12h00 V-2	20h00 V-3
Namibia	NAD	Namibian Dollar	12h00 V-2	20h00 V-3
Nigeria	NGN	Nigerian Naira	12h00 V-2	20h00 V-3
Rwanda	RWF	Rwandan Franc	12h00 V-2	20h00 V-3
São Tomé and Príncipe	STD	São Tomé and Príncipe Dobra	12h00 V-2	20h00 V-3
Seychelles	SCR	Seychelles Rupee	10h00 V-2	20h00 V-3
Sierra Leone	SLL	Sierra Leonean Leone	12h00 V-2	20h00 V-3
Swaziland	SZL	Swaziland Lilangeni	12h00 V-2	20h00 V-3
Tanzania, United Republic of	TZS	Tanzanian Shilling	12h00 V-2	20h00 V-3
Uganda	UGX	Ugandan Shilling	12h00 V-2	20h00 V-3
West African States ⁴	XOF	West African States CFA franc (BCEAO)	12h00 V-2	20h00 V-3
Zambia	ZMW	Zambian Kwacha	12h00 V-2	20h00 V-3

*Currencies in which the client can only execute a payment out of their normal CHF, USD, GBP or EUR account, i.e., the client cannot hold an account in this currency. Due to the existing regulations in many of the countries above, the beneficiaries might be requested by the beneficiary bank or local regulator to provide additional documentation 3

America	Currency	Currency name	Cut-off times¹	
Argentina	ARS	Peso	14h00 V-2	20h00 V-3
Aruba	AWG	Aruban Florin	14h00 V-2	20h00 V-3
Bahamas	BSD	Bahamian Dollar	14h00 V-2	20h00 V-3
Barbados	BBD	Barbadian Dollar	14h00 V-2	20h00 V-3
Belize	BZD	Belize Dollar	14h00 V-2	20h00 V-3
Bermuda	BMD	Bermudan Dollar	14h00 V-2	20h00 V-3
Bolivia	BOB	Bolivian Boliviano	14h00 V-2	20h00 V-3
Brazil	BRL	Brazilian Real	14h00 V-2	20h00 V-3
Chile	CLP	Chilean Peso	14h00 V-2	20h00 V-3
Colombia	COP	Colombian Peso	14h00 V-2	20h00 V-3
Costa Rica	CRC	Costa Rican Colon	14h00 V-2	20h00 V-3
Dominican Republic	DOP	Dominican Peso	14h00 V-2	20h00 V-3
East Caribbean ⁵	XCD	Eastern Caribbean Dollar	14h00 V-2	20h00 V-3
Guatemala	GTQ	Guatemalan Quetzal	14h00 V-2	20h00 V-3
Guyana	GYD	Guyanese Dollar	14h00 V-2	20h00 V-3
Haiti	HTG	Haitian Gourde	14h00 V-2	20h00 V-3
Honduras	HNL	Honduran Lempira	14h00 V-2	20h00 V-3
Jamaica	JMD	Jamaican Dollar	14h00 V-2	20h00 V-3
Nicaragua	NIO	Nicaraguan córdoba	14h00 V-2	20h00 V-3
Paraguay	PYG	Paraguayan guaraní	14h00 V-2	20h00 V-3
Peru	PEN	Peruvian Nuevo Sol	14h00 V-2	20h00 V-3
Sint Maarten (Dutch Part) and Curaçao	ANG	Netherlands Antillean Guilder	14h00 V-2	20h00 V-3
Suriname	SRD	Surinamese Dollar	14h00 V-2	20h00 V-3
Trinidad and Tobago	TTD	Trinidad and Tobago Dollar	14h00 V-2	20h00 V-3
Uruguay	UYU	Uruguayan Peso	14h00 V-2	20h00 V-3

EMEA	Currency	Currency name	Cut-off times¹	
Afghanistan ⁶	AFN	Afghan Afghani	10h00 V-2	20h00 V-3
Albania	ALL	Albanian lek	12h00 V-2	20h00 V-3
Armenia	AMD	Armenian Dram	10h00 V-2	20h00 V-3
Azerbaijan	AZN	Azerbaijani Manat	12h00 V-2	20h00 V-3
Bosnia and Herzegovina	BAM	Bosnia and Herzegovina convertible mark	12h00 V-2	20h00 V-3
Bulgaria	BGN	Bulgarian Lev	12h00 V-2	20h00 V-3
Georgia	GEL	Georgian Lari	12h00 V-2	20h00 V-3
Iceland	ISK	Icelandic krona	12h00 V-2	20h00 V-3
Iraq ⁶	IQD	Iraqi Dinar	10h00 V-2	20h00 V-3
Jordan ⁶	JOD	Jordanian Dinar	12h00 V-2	20h00 V-3
Pakistan	PKR	Pakistani Rupee	10h00 V-2	20h00 V-3
Serbia	RSD	Serbian Dinar	12h00 V-2	20h00 V-3

APAC	Currency	Currency name	Cut-off times ¹	
Bangladesh ⁶	BDT	Bangladeshi Taka	10h00 V-2	20h00 V-3
Brunei Darussalam	BND	Brunei Dollar	10h00 V-2	20h00 V-3
Fiji	FJD	Fijian Dollar	10h00 V-2	20h00 V-3
French Polynesia, New Caledonia, Wallis and Futuna	XPF	CFP Franc	14h00 V-2	20h00 V-3
Indonesia	IDR	Indonesian Rupiah	10h00 V-2	20h00 V-3
Kazakhstan	KZT	Kazakhstani Tenge	10h00 V-2	20h00 V-3
Kyrgyzstan	KGS	Kyrgyzstani Som	10h00 V-2	20h00 V-3
Lao People's Democratic Republic	LAK	Laotian Kip	10h00 V-2	20h00 V-3
Macau	MOP	Macanese Pataca	10h00 V-2	20h00 V-3
Malaysia	MYR	Malaysian Ringgit	10h00 V-2	20h00 V-3
Maldives ⁶	MVR	Maldivian rufiyaa	10h00 V-2	20h00 V-3
Mongolia	MNT	Mongolian Tugrik	10h00 V-2	20h00 V-3
Myanmar	MMK	Myanmar Kyat Burmese kyat	10h00 V-2	20h00 V-3
Nepal	NPR	Nepalese Rupee	10h00 V-2	20h00 V-3
Papua New Guinea	PGK	Papua New Guinean Kina	10h00 V-2	20h00 V-3
Samoa	WST	Samoan Tala	10h00 V-2	20h00 V-3
Solomon Islands	SBD	Solomon Islands Dollar	10h00 V-2	20h00 V-3
South Korea	KRW	South Korean Won	14h00 V-2	20h00 V-3
Sri Lanka	LKR	Sri Lankan Rupee	10h00 V-2	20h00 V-3
Taiwan	TWD	New Taiwan Dollar	10h00 V-2	20h00 V-3
Tajikistan	TJS	Tajikistanie Somoni	10h00 V-2	20h00 V-3
Tonga	TOP	Tongan Pa'anga	10h00 V-2	20h00 V-3
Vanuatu	VUV	Vanuatu Vatu	10h00 V-2	20h00 V-3
Vietnam	VND	Vietnamese Dong	10h00 V-2	20h00 V-3

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3 Central African States – Gabon, Cameroon, Central African Republic, Chad, Congo and Equatorial Guinea.

4 West African States – Senegal, Burkina Faso, Togo, Benin, Ivory Coast, Guinea Bissau, Mali and Niger.

5 East Caribbean – Saint Kitts and Nevis, Santa Lucia, Saint Vincent and the Grenadines, Anguilla, Antigua and Barbuda, Dominica, Grenada and Montserrat.

6 The local market of this currency is closed on Fridays. This means that Friday is not a valid business day for this currency.