Cut-off times for payment orders

Ensuring your orders are executed on time.
Times valid from June 2026.

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]
		Order placement via UBS Digital Banking UBS KeyPort UBS Multimat UBS KeyLink UBS Swift one-time order[3]	**In local currencies as from**
Switzerland and Liechtenstein[4]	CHF	16:00 V*	
SEPA payments within euro countries including Switzerland[4,5]	EUR	14:00 V	
Other euro payments in all countries including Switzerland	EUR	15:00 V	5,000,000
Australia	AUD	17:00 V-1	1,000,000
Bahrain[7]	BHD	08:00 V-1	300,000
Canada	CAD	16:00 V	800,000
China[6]	CNY	19:00 V-1	1,000,000
Czech Republic	CZK	09:30 V	2,000,000
Denmark	DKK	13:00 V	5,000,000
Hong Kong	HKD	17:00 V-1	6,000,000
Hungary	HUF	10:00 V	150,000,000
Israel	ILS	08:00 V	4,000,000
Japan	JPY	16:00 V-1	90,000,000
Kuwait	KWD	13:00 V-1	200,000
Mexico[8]	MXN	15:00 V	1,000,000
Morocco	MAD	16:00 V-2	3,000,000
New Zealand	NZD	17:00 V-1	1,000,000
Norway	NOK	13:00 V	5,000,000
Oman[7]	OMR	08:00 V-1	300,000
Poland	PLN	09:30 V	2,400,000

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

Country	Currency	Cut-off times[1]	Notification amounts[2]
		Order placement via UBS Digital Banking UBS KeyPort UBS Multimat UBS KeyLink UBS Swift one-time order[3]	**In local currencies as from**
Qatar[7]	QAR	13:00 V-1	3,000,000
Romania	RON	07:00 V	1,000,000
Saudi Arabia[7]	SAR	15:00 V-1	3,000,000
Singapore	SGD	13:00 V-1	1,000,000
South Africa	ZAR	11:00 V	5,000,000
Sweden	SEK	13:30 V	5,000,000
Thailand	THB	17:00 V-2	30,000,000
Tunisia	TND	08:00 V-1	1,000,000
Turkey	TRY	10:00 V	100,000
United Arab Emirates	AED	14:00 V-1	300,000
UK	GBP	16:15 V	1,000,000
USA	USD	18:00 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. Please also bear in mind that special cut-off times may apply in the event of half-day or full-day public holidays called at short notice, depending on the country or currency. Payment orders received after this time will be executed using the best possible value date. The information is valid on condition that there are sufficient funds on the debit account on the execution day and that payment orders do not require manual post-processing or callbacks.

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. For payment orders submitted via UBS Easy, UBS Easy International or UBS Global, processing will be carried out on a best-effort basis within 5 business days after the order has been received for processing.

4 There are no cut-off times for instant payments via UBS Digital Banking; they are executed immediately and credited to the payee without delay. A surcharge is applied to each instant payment transaction.

5 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.

6 Payment orders in currency CNY are subject to special conditions in accordance with the CNY factsheet.

7 Friday is not a value date.

8 In addition to the Mexican public holidays, UBS also applies USD clearing holidays to payments in MXN.

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

Submission via UBS KeyPort, E-Banking and payCOM[web]

Currency	Submission via UBS KeyPort / E-Banking	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 January 2026

Africa	Currency	Currency name	Cut-off times[1]
			Order placement via UBS Digital Banking UBS KeyPort UBS Multimat UBS KeyLink UBS Swift one-time order[2]
Algeria[6]	DZD	Algerian Dinar	12:00 V-2
Angola	AOA	Angolan Kwanza	12:00 V-2
Botswana	BWP	Botswana Pula	12:00 V-2
Burundi	BIF	Burundian Franc	12:00 V-2
Cape Verde	CVE	Cape Verdean Escudo	12:00 V-2
Central African States[3]	XAF	Central African States CFA Franc BEAC	12:00 V-2
Comoros	KMF	Comorian Franc	12:00 V-2
Djibouti[6]	DJF	Djiboutian Franc	12:00 V-2
Egypt[6]	EGP	Egyptian Pound	12:00 V-2
Eritrea	ERN	Eritrean Nakfa	12:00 V-2
Ethiopia	ETB	Ethiopian Birr	12:00 V-2
Gambia	GMD	Gambian Dalasi	12:00 V-2
Ghana	GHS	Ghanaian Cedi	12:00 V-2
Guinea	GNF	Guinean Franc	12:00 V-2
Kenya	KES	Kenyan Shilling	12:00 V-2
Lesotho	LSL	Lesotho Loti	12:00 V-2
Liberia	LRD	Liberian Dollar	12:00 V-2
Madagascar	MGA	Malagasy Ariary	12:00 V-2
Malawi	MWK	Malawian Kwacha	12:00 V-2
Mauritania	MRU	Mauritanian Ouguiya	12:00 V-2
Mauritius	MUR	Mauritian Rupee	12:00 V-2
Mozambique	MZN	Mozambican Metical	12:00 V-2
Namibia	NAD	Namibian Dollar	12:00 V-2
Nigeria	NGN	Nigerian Naira	12:00 V-2
Rwanda	RWF	Rwandan Franc	12:00 V-2
São Tomé and Principe	STN	São Tomé and Principe Dobra	12:00 V-2
Seychelles	SCR	Seychelles Rupee	12:00 V-2
Sierra Leone	SLL	Sierra Leonean Leone	12:00 V-2
St. Helena	SHP	St. Helena Pound	12:00 V-2
Eswatini (Swaziland)	SZL	Swaziland Lilangeni	12:00 V-2
Tanzania, United Republic of	TZS	Tanzanian Shilling	12:00 V-2
Uganda	UGX	Ugandan Shilling	12:00 V-2
West African States[4]	XOF	West African States CFA Franc (BCEAO)	12:00 V-2
Zambia	ZMW	Zambian Kwacha	12:00 V-2

*** 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 documents.**

America	Currency	Currency name	Cut-off times[1]
Argentina	ARS	Peso	14:00 V-2
Aruba	AWG	Arubian Florin	14:00 V-2
Bahamas	BSD	Bahamian Dollar	14:00 V-2
Barbados	BBD	Barbadian Dollar	14:00 V-2
Belize	BZD	Belize Dollar	14:00 V-2
Bermuda	BMD	Bermudan Dollar	14:00 V-2
Bolivia	BOB	Bolivian Boliviano	14:00 V-2
Brazil	BRL	Brazilian Real	14:00 V-2
Chile	CLP	Chilean Peso	14:00 V-2
Colombia	COP	Colombian Peso	14:00 V-2
Costa Rica	CRC	Costa Rican Colon	14:00 V-2
Dominican Republic	DOP	Dominican Peso	14:00 V-2
East Caribbean[5]	XCD	Eastern Caribbean Dollar	14:00 V-2
Falkland Islands	FKP	Falkland Islands pound	14:00 V-2
Guatemala	GTQ	Guatemalan Quetzal	14:00 V-2
Guyana	GYD	Guyanese Dollar	14:00 V-2
Haiti	HTG	Haitian Gourde	14:00 V-2
Honduras	HNL	Honduran Lempira	14:00 V-2
Jamaica	JMD	Jamaican Dollar	14:00 V-2
Nicaragua	NIO	Nicaraguan Córdoba	14:00 V-2
Paraguay	PYG	Paraguayan Guaraní	14:00 V-2
Peru	PEN	Peruvian Nuevo Sol	14:00 V-2
Sint Maarten (Dutch Part) and Curaçao	XCG	Netherlands Antillean Guilder	14:00 V-2
Suriname	SRD	Surinamese Dollar	14:00 V-2
Trinidad and Tobago	TTD	Trinidad and Tobago Dollar	14:00 V-2
Uruguay	UYU	Uruguayan Peso	14:00 V-2

EMEA	Currency	Currency name	Cut-off times[1]
Albania	ALL	Albanian Lek	12:00 V-2
Armenia	AMD	Armenian Dram	12:00 V-2
Azerbaijan	AZN	Azerbaijani Manat	12:00 V-2
Bosnia and Herzegovina	BAM	Bosnia and Herzegovina Convertible Mark	12:00 V-2
Georgia	GEL	Georgian Lari	12:00 V-2
Iceland	ISK	Icelandic Krona	12:00 V-2
Iraq[6]	IQD	Iraqi Dinar	12:00 V-2
Jordan[6]	JOD	Jordanian Dinar	12:00 V-2
Lebanon	LBP	Lebanese Pound	12:00 V-2
Moldova	MDL	Moldau Leu	12.00 V-2
North Macedonia	MKD	Macedonia Denar	12.00 V-2
Pakistan	PKR	Pakistani Rupee	12:00 V-2
Serbia	RSD	Serbian Dinar	12:00 V-2

APAC	Currency	Currency name	Cut-off times[1]
Bangladesh[6]	BDT	Bangladeshi Taka	12:00 V-2
Bhutan	BTN	Bhutan Ngultrum	12:00 V-2
Brunei Darussalam	BND	Brunei Dollar	12:00 V-2
Fiji	FJD	Fijian Dollar	12:00 V-2
French Polynesia, New Caledonia, Wallis and Futuna	XPF	CFP Franc	14:00 V-2
India	INR	Indian Rupiah	12:00 V-2
Indonesia	IDR	Indonesian Rupiah	12:00 V-2
Kazakhstan	KZT	Kazakhstani Tenge	12:00 V-2
Kyrgyzstan	KGS	Kyrgyzstani Som	12:00 V-2
Lao People's Democratic Republic	LAK	Laotian Kip	12:00 V-2
Macau	MOP	Macanese Pataca	12:00 V-2
Malaysia	MYR	Malaysian Ringgit	12:00 V-2
Maldives[6]	MVR	Maldivian Rufiyaa	12:00 V-2
Mongolia	MNT	Mongolian Tugrik	12:00 V-2
Nepal	NPR	Nepalese Rupee	12:00 V-2
Papua New Guinea	PGK	Papua New Guinean Kina	12:00 V-2
Philippines	PHP	Philippines Peso	12:00 V-2
Samoa	WST	Samoan Tala	12:00 V-2
Solomon Islands	SBD	Solomon Islands Dollar	12:00 V-2
South Korea	KRW	South Korean Won	14:00 V-2
Sri Lanka	LKR	Sri Lankan Rupee	12:00 V-2
Taiwan	TWD	New Taiwan Dollar	12:00 V-2
Tajikistan	TJS	Tajikistanie Somoni	12:00 V-2
Tonga	TOP	Tongan Pa'anga	12:00 V-2
Uzbekistan	UZS	Uzbekistan Som	12.00 V-2
Vanuatu	VUV	Vanuatu Vatu	12:00 V-2
Vietnam	VND	Vietnamese Dong	12:00 V-2

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2 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.
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.

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