

# Cut-off times for payment orders

Ensuring your orders are executed on time.

Times valid from January 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 <sup>1</sup>  | Notification amounts <sup>2</sup>  |
|--|----------|---|------------------------------------|
|  |          | <b>Order placement via</b><br>UBS Digital Banking<br>UBS KeyPort<br>UBS Multimat<br>UBS KeyLink<br>UBS Swift<br><br>one-time order <sup>3</sup> | <b>In local currencies as from</b> |
| Switzerland and Liechtenstein <sup>4</sup>                             | CHF      | 16:00 V*  |                                    |
| SEPA payments within euro countries including Switzerland <sup>5</sup> | 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 <sup>7</sup>   | BHD      | 08:00 V-1   | 300,000                            |
| Canada   | CAD      | 16:00 V   | 800,000                            |
| China <sup>6</sup>   | CNY      | 17:00 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 <sup>8</sup>  | 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 <sup>7</sup>  | OMR      | 08:00 V-1   | 300,000                            |
| Poland   | PLN      | 09:30 V   | 2,400,000                          |

| Country                   | Currency | Cut-off times <sup>1</sup>  | Notification amounts <sup>2</sup> |
|---------------------------|----------|---|-----------------------------------|
|                           |          | Order placement via<br>UBS Digital Banking<br>UBS KeyPort<br>UBS Multimat<br>UBS KeyLink<br>UBS Swift | In local currencies<br>as from    |
|                           |          | one-time order <sup>3</sup>   |                                   |
| Qatar <sup>7</sup>        | QAR      | 13:00 V-1   | 3,000,000                         |
| Romania                   | RON      | 07:00 V   | 1,000,000                         |
| Saudi Arabia <sup>7</sup> | 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.

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 <sup>web</sup> |  |   |
|---|--|---|
| Currency  | Submission via<br>UBS KeyPort /<br>E-Banking | Submission via<br>payCOM <sup>web</sup> |
| CHF   | 12:00 V-1 <sup>1</sup>                       | 14:00 V-1 <sup>1</sup>                  |
| EUR   | 12:00 V-1 <sup>1</sup>                       | 14:00 V-1 <sup>1</sup>                  |

<sup>1</sup> 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<br>UBS KeyPort<br>UBS Swift for Corporates |
|--|---|
| SEPA Core<br>Direct Debit<br>for all collections | 11:00 V-1 <sup>1</sup>                                    |
| SEPA B2B<br>Direct Debit<br>for all collections  | 11:00 V-1 <sup>1</sup>                                    |

<sup>1</sup> Online cut-off time (CET)

**Cut-off Times for UBS Pay Worldwide Currencies\* valid from January 2026**

| Africa                              | Currency | Currency name                         | Cut-off times <sup>1</sup>   |
|-------------------------------------|----------|---------------------------------------|--|
|                                     |          |                                       | <b>Order placement via</b><br>UBS Digital Banking<br>UBS KeyPort<br>UBS Multimat<br>UBS KeyLink<br>UBS Swift |
|                                     |          |                                       | one-time order <sup>2</sup>  |
| Algeria <sup>6</sup>                | 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 <sup>3</sup> | XAF      | Central African States CFA Franc BEAC | 12:00 V-2  |
| Comoros                             | KMF      | Comorian Franc                        | 12:00 V-2  |
| Djibouti <sup>6</sup>               | DJF      | Djiboutian Franc                      | 12:00 V-2  |
| Egypt <sup>6</sup>                  | 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 Príncipe               | STN      | São Tomé and Príncipe 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 <sup>4</sup>    | 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.

| <b>America</b>                        | <b>Currency</b> | <b>Currency name</b>          | <b>Cut-off times<sup>1</sup></b> |
|---------------------------------------|-----------------|-------------------------------|----------------------------------|
| 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 <sup>5</sup>           | 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                        |

| <b>EMEA</b>            | <b>Currency</b> | <b>Currency name</b>                    | <b>Cut-off times<sup>1</sup></b> |
|------------------------|-----------------|---|----------------------------------|
| 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 <sup>6</sup>      | IQD             | Iraqi Dinar                             | 12:00 V-2                        |
| Jordan <sup>6</sup>    | 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 <sup>1</sup> |
|--|----------|------------------------|----------------------------|
| Bangladesh <sup>6</sup>                            | 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 <sup>6</sup>                              | 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      | Tajikistan 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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<sup>2</sup> 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.

<sup>3</sup> Central African States – Gabon, Cameroon, Central African Republic, Chad, Congo and Equatorial Guinea.

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

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

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