Financial Institutions Payment Services

Cut-off times

ING Bank N.V., The Netherlands

September 2026

1. Commercial payments in EUR

	Cut of Time (CET)	Value Date
Payments initiated by your bank for third party[1]	16:30	D
Payments in favour of your own bank[2]	17:00	D

2. Financial payments in EUR (MT200/MT202)

	Cut of Time (CET)	Value Date
Payments initiated by your bank for third party[3]	16:30	D
Payments initiated by your bank for ING NL (in-house payment)[4]	17:00	D
Payments in favour of your own bank[5]	17:00	D
Payments in favour of your own bank (in-house payment)[4]	17:00	D

1 Please note that if the beneficiary bank is only reachable through EURO1 the COT is 15:30 CET
2 Please note that if the payment is received through EURO1 the COT is 16:00 CET
3 Please note that if the beneficiary bank is only reachable through EURO1 the COT is 15:30 CET
4 Also known as book payment
5 Please note that if the payment is received through EURO1 the COT is 16:00 CET

3. Payments in currencies other than EUR (no foreign exchange)

Payments initiated by your bank for third party

CCY	Cut-off time (CET)	Value date
AED	15:30	D-1
AUD	05:00	D
CAD	16:30	D
CHF	15:30	D
CZK	12:00	D
DKK	14:00	D
GBP	18:00	D
HKD	08:30	D
HUF	15:00	D
ILS	09:30	D
JPY	05:00	D
KWD	15:30	D-2
MXN	15:30	D
NOK	14:00	D
NZD	05:00	D
PLN	14:00	D
RON	13:30	D
SAR	15:30	D-1
SEK	14:00	D
SGD	08:30	D
TRY	11:00	D
USD	19:00	D
ZAR	12:00	D

Disclaimer

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