Financial Institutions Payment Services Cut-Off Times

ING Bank N.V., the Netherlands

December 2023



1.Commercial Payments in EUR

Same Day Settlement

	Cut-Off 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)

Same Day Settlement

	Cut-Off Time (CET)	Value Date
Payments initiated by your bank for third party ³	16:30	D
Payments initiated by your bank for ING BE (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

 $^{^{\}rm 2}$ 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

3.1 Payments initiated by your bank for a third party

Currency Time (CET) Value Date AED 15:30 D-1 AUD 15:30 D-1 BGN 14:00 D CAD 16:00 D CHF 14:30 D CZK 12:00 D DKK 13:30 D GBP 18:00 D HKD 15:30 D-1 HKK 15:30 D-1 HKK 15:30 D-1 HKK 15:30 D INR 15:30 D INR 15:30 D JPY 15:30 D KWD 15:30 D KWD 15:30 D NOK 13:30 D NZD 15:30 D NOK 12:30 D NOK 13:30 D NOK 13:30 D NOK 13:30 D SAR 15:30			Cut-Off	
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Please note that Russia uses UCT+3 (Coordinated Universal Time) all year – no change is made for DST (Daylight Saving Time). ING is UCT+2 during DST (CEST – Central European Summer Time) and UCT+1 (CET – Central European Time) for the rest of the year.



⁶ For further details on the processing of RUB, please check the following link: <u>Impact of international and local sanctions on</u> <u>doing business • ING (ingwb.com)</u>.

3.2 Payments in favour of your own bank for a third party

Currency (CET) Date AED 16:00 D-1 AUD 16:00 D-1 BGN 14:30 D CAD 16:30 D CAD 16:30 D CAD 15:00 D CZK 12:30 D DKK 14:00 D GBP 18:30 D HKD 16:00 D-1 HRK 16:00 D-1 HRK 16:00 D ILS 10:00 D ILS 10:00 D ILS 10:00 D KRW 16:00 D-2 JPY 16:00 D-2 MAD 16:00 D-2 MAD 16:00 D NXN 16:00 D NZD 16:00 D NKN 14:30 D RON 13:00 D KWD 16:00			Cut-Off	
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4.Cut-Off Times Applicable to all Payments in Currencies other than EUR

This covers payments where the currency of the payment amount is not the same as the currency of the loro account. The rates are fixed at the following times using the internal ING rate. They are applicable to all payments necessitating a currency conversion.

Reference Rate	Cut-Off Time (CET) Value Do
ING Internal Rate	11:40
ING Internal Rate	12:40

Note: No forex conversion is currently possible for the following currencies: IDR, INR, KRW, MAD.

