

Slovakia - ING Bank N.V., pobočka zahraničnej banky

Cut-off times and Settlement Dating for Transaction Services

Last update: 17 November 2025

Credit transfer	Currency	COT-(CET)	Book date	Settlement
Real Time credit transfer				
Euro Real Time	EUR	16:00	D	D
SEPA credit transfer				
SEPA credit transfer same day	EUR	15:00	D	D
SEPA credit transfer ING In-house (domestic)	EUR	17:00	D	D
Incoming SEPA credit transfer	EUR	-	D	-
Incoming SEPA instant credit transfer	EUR	-	D	-
International credit transfer				
International credit transfer standard	AUD, JPY, NZD	4:30	D	D+1
	TRY	10:00	D	D+1
	CZK	11:00	D	D+1
	RON	11:30	D	D+1
	DKK, NOK, SEK	12:30	D	D+1
	PLN	13:00	D	D+1
	CHF, HUF	13:30	D	D+1
	RUB	14:00	D	D+1
	CNY	14:30	D	D+1
	CAD	15:30	D	D+1
	EUR	16:30	D	D+1
	GBP	17:00	D	D+1
	USD	18:55	D	D+1
International credit transfer urgent	AUD, JPY	4:30	D	D
	CZK	11:00	D	D
	RON	11:30	D	D
	PLN	13:00	D	D
	CHF, HUF	13:30	D	D
	CNY	14:30	D	D
	CAD	15:30	D	D
	EUR	16:50	D	D
	GBP	17:00	D	D
	USD	18:55	D	D

Paper based credit transfer	Currency	COT-(CET)	Book date	Settlement
Paper based credit transfer				
Paper based credit transfer SEPA	EUR	12:00	D	D
Paper based credit transfer International	EUR, USD, GBP CAD, CNY, RUB	12:00	D	D+1
Paper based credit transfer International	CHF, HUF, PLN, DKK NOK, SEK, RON, CZK	10:00	D	D+1
Paper based credit transfer International	TRY, NZD, JPY, AUD	10:00 D-1	D	D+1
Paper based credit transfer International Urgent	EUR, USD	10:00	D	D
Paper based Real time	EUR	12:00	D	D
Paper based ING In-house (domestic)	EUR	12:00	D	D
Direct Debit	Currency	COT-(CET)	Book date	Settlement
SEPA Direct Debit (as creditor)				
Transaction	EUR	17:00 D-2	D	D
SEPA Direct Debit (as debtor)				
Transaction		-	D	D
SEPA Direct Debit R-messages				
Refusal	EUR	14:00 D-1	D	
Mandate set up	EUR	14:00 D-1	D	
Mandate – change or repair	EUR	17:00 D-16	D	