

# Financial Institutions Payment Services

## Cut-off times

ING Bank N.V., the Netherlands

January 2026

# 1. Commercial payments in EUR

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

# 2. Financial payments in EUR (MT200/MT202)

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

## 3.1. Payments initiated by your bank for third party

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

### 3.2. Payments in favour of your own bank (no foreign exchange)

CCY	Cut-off time (CET)	Value date
AED	16:00	D-1
AUD	05:45	D
CAD	16:30	D
CHF	15:00	D
CZK	12:30	D
DKK	14:00	D
GBP	18:30	D
HKD	16:00	D-1
HUF	15:00	D
ILS	10:00	D
JPY	05:45	D
KWD	16:00	D-2
MXN	16:00	D
NOK	14:00	D
NZD	05:45	D
PLN	14:30	D
RON	13:00	D
SAR	16:00	D-1
SEK	14:00	D
SGD	16:00	D-1
TRY	11:30	D
USD	19:30	D
ZAR	12:00	D

## 4. Cut-off times applicable to all payments in currencies (foreign exchange required)

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<sup>6</sup> conversion.

Reference rate	Cut-off time (CET)
Internal ING rate	11:40
Internal ING rate	12:40

<sup>6</sup> No forex conversion is currently possible for the following currencies: IDR, INR, KRW, MAD, RUB, THB, TND.

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### Disclaimer

The content of this document is for information purpose only. Whilst every care has been taken in preparing this document, anomalies may arise, for which ING cannot be held responsible. Should you need help, or more detailed information, do not hesitate to contact us.

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