

Cut-off times and Settlement Dating for Transaction Services

Effective as of July 21, 2025

This Cut-off-times and Settlement Dating for Transaction Services brochure
is a supplement to the Tariff Brochure for Transaction Services.

All information in this document is subject to change and for indicative purposes only.

ING Bank N.V., Prague Branch

Credit Transfer	Currency	COT-(CET)	Book date	Settlement
Real Time credit transfer				
Euro Real Time	EUR	15:00	D	D
Domestic credit transfer				
Standard	CZK	15:45	D	D+1
Urgent	CZK	12:00	D	D
Standard (pacs.008)	CZK	15:45	D+1	D+1
Urgent (pacs.008, pacs.009)	CZK	10:30	D	D
ING In-house	CZK	17:00	D	D
Incoming	CZK	17:00	D	D
SEPA credit transfer				
Standard	EUR	15:00	D	D
ING In-house	EUR	17:00	D	D
Incoming	EUR	17:00	D	D
International credit transfer				
Standard ¹	EUR, GBP, USD, CAD	16:00	D	D+1
Standard (pacs.008) ¹	EUR, GBP, USD, CAD	16:00	D	D
Standard ¹	CZK	15:45	D	D+1
Standard (pacs.008) ¹	CZK	15:45	D+1	D+1
Standard ²	CHF, HUF, PLN	14:00	D	D+1
Standard (pacs.008) ²	CHF, HUF, PLN	14:00	D	D
Standard ²	BGN, NOK, SEK, DKK, TRY, RON, RUB	13:00	D	D+1
Standard (pacs.008) ²	BGN, NOK, SEK, DKK, TRY, RON, RUB	13:00	D	D
Standard ²	JPY, AUD, CNY	12:00	D+1	D+2
Standard (pacs.008) ²	JPY, AUD, CNY	12:00	D+1	D+1

1 Payment instructions delivered past the above Cut-off times will be processed on the following Business Day. These Cut-off times also apply to Foreign Exchange operations in respective currencies.

2 Payment instructions received past the above Cut-off times on the respective day (D) will be debited from your account by the following Business Day (D+1) and funds will be sent to Beneficiary bank on D+2. Urgent Payment instructions delivered past the above Cut-off times will be processed on the following Business Day. These Cut-off times also apply to Foreign Exchange operations in respective currencies.

Credit Transfer

	Currency	COT-(CET)	Book date	Settlement
International credit transfer				
Urgent ³	EUR, GBP, USD, CAD	16:00	D	D
Urgent ³	CZK	12:00	D	D
Urgent (pacs.008, pacs.009) ³	CZK	10:30	D	D
Urgent ³	CHF, HUF, PLN	14:00	D	D
Urgent ³	BGN, NOK, SEK, DKK, TRY, RON, RUB	13:00	D	D
Urgent ³	JPY, AUD, CNY	12:00	D+0	D+1
ING In-house	Any fixed by ING	17:00	D	D
Incoming ⁴	Any fixed by ING	n/a	D	D
Other				
Domestic credit advice (MT210, camt.057) ⁵	CZK	10:30		
International credit advice (MT210, camt.057) ⁵	Any fixed by ING	As per the above respective currency COT		
Direct Debit				
Domestic Direct Debit (as debtor)	CZK	-	D	D
Domestic Direct Debit (as creditor)	CZK	15:45	D	D+1
SEPA Direct Debit Transaction (as debtor)	EUR	-	D	D

- ³ Payment instructions delivered past the above Cut-off times will be processed on the following Business Day. These Cut-off times also apply to Foreign Exchange operations in respective currencies.
- ⁴ Incoming payments will be always credited to your account with value date instructed by the remitting bank, regardless of the date and/or time of the receipt by ING Czech Republic.
- ⁵ Required for amounts higher than CZK 10.000.000 or its equivalent in foreign currency. ING Office reserves the right to change the above mentioned in accordance with the local conditions.

Want to know more about ING?

Visit www.ingwholesalebanking.cz
or contact your local ING Office