

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

### Cut-off times and Settlement Dating for Transaction Services

Last update: 10 February 2026

<b>Credit transfer</b>	<b>Currency</b>	<b>COT-(CET)</b>	<b>Book date</b>	<b>Settlement</b>
<b>Real Time credit transfer</b>				
Euro Real Time	EUR	16:00	D	D
<b>SEPA credit transfer</b>				
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	-
<b>International credit transfer</b>				
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
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

<b>Paper based credit transfer</b>	<b>Currency</b>	<b>COT-(CET)</b>	<b>Book date</b>	<b>Settlement</b>
<b>Paper based credit transfer</b>				
Paper based credit transfer SEPA	EUR	12:00	D	D
Paper based credit transfer International	EUR, USD, GBP CAD, CNY, RUB CHF, HUF, PLN, DKK NOK, SEK, RON, CZK 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
<b>Direct Debit</b>				
<b>SEPA Direct Debit (as creditor)</b>				
Transaction (via IBP)	EUR	17:00 D-2	D	D
Transaction (via H2H channel)	EUR	17:00 D-1	D	D
<b>SEPA Direct Debit (as debtor)</b>				
Transaction		-	D	D
<b>SEPA Direct Debit R-messages</b>				
Refusal	EUR	14:00 D-1	D	
Mandate set up	EUR	14:00 D-1	D	
Mandate – amendment and/or cancellation	EUR	17:00 D-16	D	