



**Gibraltar**  
INTERNATIONAL BANK

# PAYMENT CUT-OFF TIMES

**Traditional banking  
with a modern feel.**

Visit us today at [www.gibintbank.gi](http://www.gibintbank.gi)

Gibraltar International Bank Limited is authorised and regulated by the Gibraltar  
Financial Services Commission. Company Registration Number 109679

# Incoming Cut-off Times

Please note that all times expressed within this document are GMT + 1

Payment	Cut-off Time
<b>Internal transfer</b> Transfer between two accounts held in the same name	Instantly transferred
<b>Internal bank payment</b> Transfer from a 3rd party account held with ourselves	16.00hrs
<b>Faster payment</b> Transfer in GBP from the UK or UK clearing sort code institutions	19.00hrs
<b>CHAPS payment</b> High value transfer in GBP from UK or UK clearing sort code institutions	19.00hrs
<b>SEPA payment</b> Bank transfer in Euros within the European Union	19.00hrs
<b>SWIFT payment</b> International bank transfer	19.00hrs

Vist us today at [www.gibintbank.gi](http://www.gibintbank.gi)

Gibraltar International Bank Limited is authorised and regulated by the Gibraltar Financial Services Commission. Company Registration Number 109679



**Gibraltar**  
INTERNATIONAL BANK

# Outgoing Cut-off Times

Please note that all times expressed within this document are GMT + 1

Unless specified otherwise the cut-off times seen below relate to payments submitted electronically using Gibraltar International Bank E-Banking Service

Payment	Cut-off Time
<b>Internal transfer</b> Transfer between two accounts held in the same name <b>No fee applied</b>	Instantly transferred
<b>Internal bank payment</b> Transfer to a 3rd party account held with ourselves <b>No fee applied</b>	16.00hrs
<b>Faster payment</b> Transfer in GBP to the UK or UK clearing sort code institutions. Max amount: £100K <b>No fee applied</b>	16.30hrs
<b>CHAPS payment</b> High value transfer in GBP to the UK or UK clearing sort code institutions. Amount unrestricted. <b>Fee applied</b>	16.30hrs
<b>SEPA payment</b> Bank transfer in Euros within the European Union. Amount unrestricted. <b>Fee applied</b>	10.00hrs
<b>SWIFT payment</b> International bank transfer International payments made in <b>GBP</b> . Amount unrestricted. <b>Fee applied</b>	16.30hrs
International payments made in <b>EUR</b> . Amount unrestricted. <b>Fee applied</b>	15.00hrs
International payments made in <b>USD</b> . Amount unrestricted. <b>Fee applied</b>	18.00hrs
International payments made in <b>AUD</b> . Amount unrestricted. <b>Fee applied</b>	17.00hrs Value date + 1

Vist us today at [www.gibintbank.gi](http://www.gibintbank.gi)

Gibraltar International Bank Limited is authorised and regulated by the Gibraltar Financial Services Commission. Company Registration Number 109679



**Gibraltar**  
INTERNATIONAL BANK

International payments made in <b>CAD</b> . Amount unrestricted. <b>Fee applied</b>	17.00hrs
International payments made in <b>CHF</b> . Amount unrestricted. <b>Fee applied</b>	10.30hrs
International payments made in <b>DKK</b> . Amount unrestricted. <b>Fee applied</b>	10.30hrs
International payments made in <b>HKD</b> . Amount unrestricted. <b>Fee applied</b>	17.00hrs
International payments made in <b>HUF</b> . Amount unrestricted. <b>Fee applied</b>	10.30hrs Value Date + 1
International payments made in <b>JPY</b> . Amount unrestricted. <b>Fee applied</b>	17.00hrs Value Date + 1
International payments made in <b>NOK</b> . Amount unrestricted. <b>Fee applied</b>	10.30hrs
International payments made in <b>NZD</b> . Amount unrestricted. <b>Fee applied</b>	17.00hrs Value Date + 1
International payments made in <b>SEK</b> . Amount unrestricted. <b>Fee applied</b>	10.30hrs

---

### Manual payment

Manual instructions handed in at our branch for CHAPS, SEPA or SWIFT payments only <b>Fee applied</b>	14.00hrs*
--	-----------

Vist us today at [www.gibintbank.gi](http://www.gibintbank.gi)

Gibraltar International Bank Limited is authorised and regulated by the Gibraltar Financial Services Commission. Company Registration Number 109679



**Gibraltar**  
INTERNATIONAL BANK