



PAYMENT CUT-OFF TIMES

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

GIB v1 2022

Incoming Cut-off Times

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

Payment type	Description	Value date	Cut-off time
Internal Transfer	Transfer between two accounts held in the same name.	D+0	23.59hrs
Internal Bank payment	Transfer from a 3 rd party account held with ourselves.	D+0	23.59hrs
Faster payment	Transfer in GBP from the UK or UK clearing sort code institutions.	D+0	23.59hrs
CHAPS payment	High value transfer in GBP from UK or UK clearing sort code institutions.	D+0	19.00hrs
SEPA payment	Bank transfer in EUR within the European Union.	D+0	19.00hrs
SWIFT Payment	International bank Transfer.	D+0	19.00hrs

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 type	Description	Value date	Cut-off time
Internal Transfer	Transfer between two accounts held in the same name.	D+0	23.59hrs
Internal Bank payment	Transfer from a 3 rd party account held with ourselves.	D+0	23.59hrs
Faster payment	Transfer in GBP from the UK or UK clearing sort code institutions. Max amount: £100k.	D+0	23.59hrs
CHAPS payment	High value transfer in GBP from UK or UK clearing sort code institutions.	D+0	16.00hrs
SEPA payment	Bank transfer in EUR within the European Union.	D+0	12.00hrs
Manual payment	Manual instructions handed in at our branch for CHAPS, SEPA or SWIFT payments only.	D+0	14.00hrs*

**Currency related value dates and cut off times apply*

SWIFT Payment		Value date	Cut off times
International Bank Transfer			
Currency	Description		
GBP	International Payments	D+0	16.30hrs
EUR	International Payments	D+0	15.00hrs
USD	International Payments	D+0	18.00hrs
AUD	International Payments	D+1	17.00hrs
BGN	International Payments	D+2	17.00hrs
CAD	International Payments	D+0	17.00hrs
CHF	International Payments	D+0	10.30hrs
DKK	International Payments	D+0	10.30hrs
HKD	International Payments	D+1	17.00hrs
HUF	International Payments	D+1	10.30hrs
ILS	International Payments	D+1	10.30hrs
JPY	International Payments	D+1	17.00hrs
NOK	International Payments	D+0	10.30hrs
NZD	International Payments	D+1	17.00hrs
PLN	International Payments	D+1	17.00hrs
SEK	International Payments	D+0	10.30hrs
THB	International Payments	D+2	17.00hrs
ZAR	International Payments	D+0	10.30hrs

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