

## CUT-OFF AND BOOKING

### Value Dating:

Day 0 = execution day (1<sup>st</sup> banking day)

Day 1 = following banking day (2<sup>nd</sup> banking day)

Day 2 = +2 banking days (3<sup>rd</sup> banking day)

D = debiting account in DNB

C = crediting beneficiary bank (DNB's correspondent bank)

The table below shows cut off times for accounts held with DNB Germany:

OUTGOING PAYMENTS	Value Dating (banking days)			Latest delivery DNB Germany (local time)
	Day 0	Day 1	Day 2	Day 0
<b>DOMESTIC</b>				
<b>Ordinary</b>				
EUR – EUR	D/C			14.15
<b>Express</b>				
EUR - EUR	D/C			16.00
<b>INTERNATIONAL</b>				
<b>Intra-group transfer within DNB (REC/KONCERN)</b>	D/C			14.00
<b>General</b>				
EUR, DKK	D/C			14.15
EUR <sup>1)</sup> USD, CAD, MXN, GBP, SEK	D/C			16.00
CHF	D/C			15.30
NOK, PLN	D/C			14.00
CZK, HUF	D/C			11.00
AED, AUD, HKD, JPY, NZD, RON, SGD, TRY, ZAR	D	C		15.00
THB	D	C		11.00
All other currencies	D		C	15.00

<sup>1)</sup> To non-SEPA and Express

INCOMING PAYMENTS	Value dating with exchange			Value dating without exchange			Latest receipt
	Day 0	Day 1	Day 2	Day 0	Day 1	Day 2	Day 0
<b>DOMESTIC</b>							
EUR	C			C			Not defined
<b>INTERNATIONAL</b>							
EUR	C			C			17.00
NOK, GBP, CAD, MXN, USD, SEK	C			C			16.00
CHF	C			C			15.30
PLN, DKK	C			C			14.302)
CZK, HUF	C						11.00
AED, AUD, HKD, JPY, NZD, RON, SGD, TRY, ZAR	C						15.30-1
THB	C						11.00-1
All other currencies	C						15.30-2