

## Payment cut-off times for online banking

### Cut-off times applying to BACS and CHAPS

Payment type	Cut-off time	Important information
BACS	19:00	Payments need to be made before this cut-off time to start processing on that working day. BACS payments will be debited from your account on the working day prior to the value date.
CHAPS	17:30	If the payment is made before the cut-off time it will be credited to the beneficiary bank account by close of business on that day.

Faster Payments are not subject to a cut-off time, however can take up to two hours to process\*.

Please note all future dated payments which fall on a weekend or UK holiday will be processed on the next UK working day.

### Bulk payment cut-off times

Bulk payments are subject to the following cut-off times

Payment type	Cut-off time	Additional information
Faster Payments	17:30 for aggregate payments above £250,000 per day	If you need to submit payment files totalling more than £250,000 after 17:30, please speak to your relationship manager.
CHAPS	17:30	Payments need to be authorised prior to cut-off times.
BACS	19:00	Payments are subject to an additional funds check after cut-off.

### International payments

Currency	Currency code	Cut-off time	Payment sent
Australian Dollar	AUD	14:15	Next working day
Canadian Dollar	CAD	14:15	Same working day
Hong Kong Dollar	HKD	14:30	Next working day
Euro	EUR	14:45	Same working day
US Dollar	USD	17:00	Same working day
UAE Dirham	AED	14:30	Next working day
Swiss Franc	CHF	10:45	Same working day
Czech Koruna	CZK	09:15	Same working day
Danish Krone	DKK	10:45	Same working day
Sterling	GBP	15:30	Same working day
Norwegian Kroner	NOK	10:45	Same working day
Polish Zloty	PLN	09:45	Same working day
Swedish Krona	SEK	10:45	Same working day
Singapore Dollar	SGD	14:30	Next working day
South African Rand	ZAR	10:45	Same working day

**All the above cut-off times are applicable for straight through processed transactions requiring no further authorisation by Metro Bank. If a payment needs a repair or a specific authorisation please deduct 30 minutes from specified times above before submitting.**

If a payment requires a 'cross-conversion' involving two currencies, it will be subject to the earliest of the two currency cut-off times stated.

Please note these times relate to the execution of your payment instruction by Metro Bank. Please allow up to 5 working days for the international payment to be received in beneficiary account.

Future dated transactions will be a subject to a release by the Metro Bank Central Payments Team and the applicable foreign exchange rate will be applied.

\* Faster payments can take up to 24 hours to reach the beneficiary bank account.

For more information please contact your Relationship Manager.

**OPEN 7 DAYS**

Monday - Friday: 8am - 8pm • Saturday: 8am - 6pm • Sunday: 11am - 5pm  
Local Call Centre: 0345 08 08 500 • [metrobankonline.co.uk](http://metrobankonline.co.uk) • [MetroBank\\_Help](https://twitter.com/MetroBank_Help)