

**CUT off TIME Electronic Channel**

**1. Normal Value Date – Cut off Time**

Payment	Type	Cut off Time	Limits for CCY (eqv. in EUR)								Execution Date	Credit Value Date
			ALL	USD	EUR	GBP	CHF	CAD	AUD	JPY		
Within the bank	Same currency	Working Hours	24/7								D	D
		Non-Working hours	24/7								D	D
	Different currency	Working Hours	24/7								D	D
		Non-Working hours	< EUR 10.000				< EUR 2.000				D	D
Outside the Bank	Same currency	Working Hours	24/7								D	D+2
		Non-Working hours	24/7								D	D+3
	Different currency	Working Hours	24/7								D	D+2
		Non-Working hours	< EUR 10.000				< EUR 2.000				D	D+3
			> EUR 10.000				> EUR 2.000				N/A	N/A

Note: Cut off = 09:00 AM -16.30 PM, after cut off=16:31 PM -08:59 AM, CET)

**2. Urgent Value Date – Cut off Time**

Payment	Type	Cut off Time	Limits for CCY (eqv in EUR)								Execution Date	Credit Value Date
			ALL	USD	EUR	GBP	CHF	CAD	AUD	JPY		
Within the bank	Same currency	Working Hours	24/7								D	D
		Non-Working hours	24/7								D	D
	Different currency	Working Hours	24/7								D	D
		Non-Working hours	< EUR 10.000				< EUR 2.000				D	D
Outside the Bank	Same currency	Working Hours	< 30 mio	< 0.5 mio	< 0.5 mio	< 0.1 mio	< 0.1 mio	< 0.1 mio	D + 1	D+1	D	D*
			> 30 mio	> 0.5 mio	> 0.5 mio	> 0.1 mio	> 0.1 mio	> 0.1 mio	D + 1	D+1	D	as per Treasury confirmation
	Non-Working hours	N/A										
	Different currency	Working Hours	< 30 mio	< 0.1 mio	< 0.2 mio	< 0.05 mio	< 0.02 mio	< 0.03 mio	D + 1	D+1	D	D*
			> 30 mio	> 0.1 mio	> 0.2 mio	> 0.05 mio	> 0.02 mio	> 0.03 mio	D + 1	D+1	D	as per Treasury confirmation
		Non-Working hours	N/A									

\*as per Currency cut off time

**3. Preferential Rate**

Cut off Time	Limit	Confirmation Timer
Before 16:30 PM CET	> EUR 1.000 (eqv. in other currency)	After Bank Confirmation, the client must confirm the rate in 60 sec
After 16:30 PM CET		N/A

Note: This payment can be executed only in Exchange Office widget.

**CUT off TIME PAPER BASED**

ANNEX		Time	Processing	Value Date
			(Debiting of Customer's account)	(Crediting of Beneficiary's account)
Outgoing payments within Raiffeisen Bank, Albania		up to 15:30	D	D
		after 15:30		D + 1
Outgoing payments in other Banks	a) up to 1,500,000 ALL	up to 13:00	D	D
		after 13:00		D + 1
	b) over 1,500,000 ALL	up to 14:30	D	D
		after 14:30		D + 1
	c) over 30.000.000 ALL	up to 14:30	D	D + 1
		after 14:30		D + 2
Outgoing payments in Foreign Currency		up to 15:30	D	D + 2
		after 15:30		D + 3
Outgoing payments in other Banks	a) up to 1,500,000 ALL	up to 13:00	D	D
		after 13:00		D + 1
	b) over 1,500,000 ALL	up to 14:30	D	D
		after 14:30		D + 1
	c) over 30.000.000 ALL	up to 14:30	D	D + 1
		after 14:30		D + 2
Incoming Payments		up to 16:00	D	D
		after 16:00	D+1	D+1