# CUT off TIME Electronic Channel

### 1. Normal Value Date - Cut off Time

Payment	Туре	Cut off Time	Limits for CCY (eqv. in EUR)							Evecution Date	Credit Value Date	
			ALL	USD	EUR	GBP	CHF	CAD	AUD	JPY	Execution Date C	Credit Value Date
Within the bank	Same currency	Working Hours	24/7								D	D
		Non-Working hours	<i>∠+</i> / <i>I</i>							Б	Ъ	
	Different currency	Working Hours	24/7							D	D	
		Non-Working hours	< EUR 10.000				< EUR 2.000			D	D	
					> EUR 10.000			> E	UR 2.000		N/A	N/A
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		
		Different currency	Non-Working hours	< EUR 10.000				< EUR 2.000			D	D+3
		Non-working nours		> EUR 10.000				> E	UR 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	Туре	Cut off Time	Limits for CCY(eqv in EUR)							Evecution Date	e Credit Value Date		
			ALL	USD		EUR	GBP	CHF	CAD	AUD	JPY	Execution Date (	Credit Value Date
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	
			> EUR 10.000		> EUR 2.000			N/A	N/A				
Outside the Bank	Same currency		< 30 mio	< 0.5 mio	< 0.5	mio	< 0.1 mio	< 0.1 mio	< 0.1 mio	D + 1	D+1	D D*	D*
		Working Hours	> 30 mio   > 0.5 mio   > 0.5 m	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		< 30 mio	< 0.1 mio	< 0.2	mio	< 0.05 mio	< 0.02 mio	< 0.03 mio	D + 1	D+1	D	D*
		Working Hours	> 30 mio	> 0.1 mio	> 0.2	mio	> 0.05 mio	> 0.02 mio	> 0.03 mio	D + 1	D+1	D N/A D	as per Treasury confirmation
		Non-Working hours	N/A										

<sup>\*</sup>as per Currency cut off time

### \_3. Preferential Rate

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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

			Processing	Value Date	
AN	NEX	Time	(Debiting of Customer's account)	(Crediting of Beneficiary's account)	
Outgoing payments within Raiffeise	en Bank. Albania	up to 15:30	D	D	
Outgoing payments within Runreise	in bunk, mbunu	after 15:30	ь	D + 1	
	a) up to 1,500,000 ALL	up to 13:00	D	D	
	a) up to 1,500,000 ALL	after 13:00	Ъ	D+1	
Outgoing payments in other Banks	b) over 1 500 000 AT I	up to 14:30	D	D	
Outgoing payments in other banks	b) 6ver 1,500,000 ALL	after 14:30	Ъ	D + 1	
	c) over 30.000.000 ALL	up to 14:30	D	D + 1	
		after 14:30	D D	D + 2	
Outgoing payments in Foreign Cur	nomov.	up to15:30	D	D + 2	
Outgoing payments in Foreign Curi	rency	after 15:30	ע	D + 3	
	a) up to 1 500 000 AT I	up to 13:00	D	D	
	a) up to 1,500,000 ALL	after 13:00	ע	D+1	
Outgoing payments in other Banks	b) 1 500 000 AT T	up to 14:30	D	D	
	b) over 1,500,000 ALL	after 14:30	ע	D + 1	
		up to 14:30	D	D + 1	
	c) over 30.000.000 ALL	after 14:30	ע	D + 2	
T		up to 16:00	D	D	
Incoming Payments		after 16:00	D+1	D+1	