

**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 Date	Value	
			ALL	USD	EUR	GBP	CHF	CAD	AUD				JPY
Within the bank	Same currency	Working Hours	24/7							D	D	D	
		Non-Working hours	24/7							D	D	D	
	Different currency	Working Hours	24/7							D	D	D	
		Non-Working hours	< EUR 10.000			> EUR 10.000				< EUR 2.000		> EUR 2.000	
Outside the Bank	Same currency	Working Hours	24/7							D	D	D+2	
		Non-Working hours	24/7							D	D	D+3	
	Different currency	Working Hours	24/7							D	D	D+2	
		Non-Working hours	< EUR 10.000			> EUR 10.000				< EUR 2.000		> EUR 2.000	

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 10.000				< EUR 2.000		> EUR 2.000	
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*	
		Non-Working hours	> 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	
	Different currency	Working Hours	N/A							D	D	D	D*
		Non-Working hours	N/A							D	D	D	as per Treasury confirmation

\*as per Currency cut off time

**3. Preferential Rate**

Cut off Time	Limit	Confirmation Timer
Before 16:30 PM CET	R 1.000 (eqv. in other curr)	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	D + 1	
Outgoing payments in other Banks	a) up to 1,500,000 ALL	D	up to 13:00	D
	after 13:00		D + 1	
	b) over 1,500,000 ALL	up to 14:30	D	D
		after 14:30	D	D + 1
	c) over 30.000.000 ALL	up to 14:30	D	D + 1
		after 14:30	D	D + 2
Outgoing payments in Foreign Currency	up to 15:30	D	D + 2	
	after 15:30	D	D + 3	
Outgoing payments in other Bank	a) up to 1,500,000 ALL	D	up to 13:00	D
	after 13:00		D + 1	
	b) over 1,500,000 ALL	up to 14:30	D	D
		after 14:30	D	D + 1
	c) over 30.000.000 ALL	up to 14:30	D	D + 1
		after 14:30	D	D + 2
Incoming Payments	up to 16:00	D	D	
	after 16:00	D+1	D+1	