

PAYMENT SERVICES CUT-OFF TIMES

Payment Type	Product	Channel	Cut off times	Maximum execution time	Payment Limit	Same Day	Availability / Open to buy
Cash Placement	ATM Card Credit Card	Non-BNA HSBC ATM	15:00	16:00	-	Same day	16:00
		Alpha ATMs	14:00	16:00	-	2 business days	2 business days
Cash Deposit	ATM Card Credit Card	BNA* HSBC ATMs	Business Day	Online Real time	-	Same day	Immediately
Cash Withdrawal	ATM Card	All ATMs	Business Day	Online Real time	Depending on card product / network	Same day	Immediately
Cash Advance	Credit Card	All ATMs	15:30	Business Day	Depending on card product	Same day	Immediately
		HSBC Branch	Mon - Thu 14:30 Fri 14:00	Immediately	Depending on card product	Same day	Immediately
Internal Transfers between a/c of same in the Bank	ATM Card Credit Card	All ATMs	Business Day	Online Real time	Depending on card product	Same day	Immediately
Internal Transfers between a/c of third party in the Bank	ATM Card Credit Card	HSBC ATMs	Business Day	Online Real time	Depending on card product	Same day	Immediately
Card Payment with cash placement	Credit Card	HSBC ATMs	15:00	16:00	-	Same day	19:30
		ALPHA ATMs	14:00	16:00	-	Same day	19:30
		BNA* HSBC ATMs	Business Day	Online Real time	-	Same day	Immediately
Card Payment with transfer from a/c	Credit Card	All ATMs	Business Day	Online Real time	Depending on card product	Same day	Immediately
Credit Card Balance Transfer	Credit Card	HSBC Branch	14:00	19:30	-	Next business day	Next Business day 19:30
Credit Card Balance Transfer	Credit Card	HSBC Phone Banking	14:00	19:30	-	Same day	19:30

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Credit Card payment by standing order ** ***	Credit Card	HSBC Branch	Mon - Thu 14:30 Fri 14:00	2 business days	-	2 business days	Next Business Day
Cash Placement	Payment A/c	HSBC Branch	Mon - Thu 14:30 Fri 14:00	Online Real time	No limit	Same day	Immediately
Cash Deposit	Payment A/c	HSBC Branch	Mon - Thu 14:30 Fri 14:00	Online Real time	No limit	Same day	Immediately
Cash Withdrawal	Payment A/c	HSBC Branch	Mon - Thu 14:30 Fri 14:00	Online Real time	No limit	Same day	Immediately
Internal Transfers between a/c of same in the Bank	Payment A/c	HSBC Branch	Mon - Thu 14:30 Fri 14:00	Online Real time	No limit	Same day	Immediately
		HSBC Internet Banking	Business Days	Online Real time	€100.000	Same day	Immediately
		HSBC Phone Banking	Mon - Fri 08:00-20:00	Online Real time	€100.000	Same day	Immediately
		IVR	Business Days	Online Real time	€100.000	Same day	Immediately
Internal Transfers between a/c of third party in the Bank	Payment A/c	HSBC Branch	Mon - Thu 14:30 Fri 14:00	Online Real time	No limit	Same day	Immediately
		HSBC Internet Banking	Business Days	Online Real time	€8.000	Same day	Immediately
		HSBC Phone Banking	Mon - Fri 08:00-20:00	Online Real time	€10.000	Same day	Immediately
		IVR	Business Days	Online Real time	€10.000 in pre-defined a/c or €3.000 non pre-defined a/c	Same day	Immediately
Bill Payment (excluding card payments)	Utility Organisations & other companies	HSBC Internet Banking	Business Days	Online Real time	€8.000	Next business day	Next business day
		HSBC Phone Banking	Mon - Fri 08:00-20:00	Online Real time	€10.000	Next business day	Next business day
		IVR	Business Days	Online Real time	€10.000 in pre-defined a/c or	Next business day	Next business day

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Payment Type	Product	Channel	Cut off times	Maximum execution time	Payment Limit	Same Day	Availability / Open to buy
					€3.000 non pre-defined a/c		
Foreign Exchange	USD	All channels	19:00	Online Real time	\$15.000 HSBC IVR & Internet Banking: €10.000	Same day	Same day
	GBP. AUD. CAD. DKK. JPY. NOK. SGD. SEK. CHF. HKD. ZAR. AED. SAR. TRY		16:00				
FX Deal	USD	HSBC Branch	17:00	Online Real time	No limit	Same day	Same day
		HSBC Phone Banking	17:00	Online Real time	€100.000	Same day	Same day
	GBP	HSBC Branch	14:00	Online Real time	No limit	Same day	Same day
		HSBC Phone Banking	14:00	Online Real time	€100.000	Same day	Same day
	AUD. CAD. DKK. JPY. NOK. SGD. SEK. CHF. HKD. ZAR. AED. SAR. TRY	HSBC Branch	14:00	Online Real time	No limit	Next business day	Next business day
		HSBC Phone Banking	14:00	Online Real time	€100.000	Next business day	Next business day

Definitions:

Standing orders: regular payments from one's a/c to an identified recipient for a defined or undefined period

* BNA:

** Possibility of arrangement of payment set for a future date

*** Cancellation (cut off times): 2 business days