

## INFORMATION TABLE ON PAYMENT SERVICES (LAW 4537/2018)

Payment Type	Product	Channel	Cut off times	Maximum execution time	Payment Limit	Value Date	Availability / Open to buy
<b>Cash Placement</b>	Debit Card Credit Card	Alpha ATMs	14:00	16:00	-	1 business day from the day of the deposit	1 business day from the day of the deposit
<b>Cash Deposit</b>	Debit Card Credit Card	BNA* HSBC ATMs	Business Day	Online Real time	-	Same day	Immediately
<b>Cash Withdrawal</b>	ATM Card	All ATMs	Business Day	Online Real time	Depending on card product / network	Same day	Immediately
<b>Cash Advance</b>	Credit Card	All ATMs	18:00	Online Real time	Depending on card product	Same day	Immediately
		HSBC Branch	Mon - Fri 14:00	Immediately	Depending on card product	Same day	Immediately
<b>Internal Transfers between a/c of same in the Bank</b>	Debit Card Credit Card	All ATMs	Business Day	Online Real time	Depending on card product	Same day	Immediately
<b>Internal Transfers between a/c of third party in the Bank</b>	Debit Card Credit Card	HSBC ATMs	Business Day	Online Real time	Depending on card product	Same day	Immediately
<b>Card Payment with cash placement</b>	Credit Card	HSBC ATMs	15:00	16:00	-	Same day	19:30
		ALPHA ATMs	14:00	16:00	-	1 business day from the day of the deposit	19:30
		BNA* HSBC ATMs	Business Day	Online Real time	-	Same day	Immediately
		HSBC Branch	Mon - Fri 14:00	Immediately	-	Same day	19:30
<b>Card Payment with transfer from a/c</b>	Credit Card	HSBC and ALPHA ATMs	Business Day	Online Real time	Depending on card product	Same day	Immediately
		HSBC Online Banking / Mobile Banking	Business Days 18:00	Online Real time	€50.000	Same day	19:30
		HSBC Phone Banking	Mon - Fri 09:00-16:00	Online Real time	€50.000	Same day	19:30
		IVR	Business Days 18:00	Online Real time	€3.000 non pre-defined a/c	Same day	19:30
		HSBC Branch	Mon - Fri 14:00	Immediately	-	Same day	19:30
<b>Credit Card payment by standing order ** ***</b>	Credit Card	HSBC Branch	Mon - Fri 14:00	2 business days before the autopay	-	Autopay day	Next business Day from the Autopay day
<b>Cash Placement</b>	Payment A/c	HSBC Branch	Mon - Fri 14:00	Online Real time	No limit	Same day	Immediately
<b>Cash Deposit</b>	Payment A/c	HSBC Branch	Mon - Fri 14:00	Online Real time	No limit	Same day	Immediately

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Payment Type	Product	Channel	Cut off times	Maximum execution time	Payment Limit	Value Date	Availability / Open to buy
<b>Cash Withdrawal</b>	Payment A/c	HSBC Branch	Mon - Fri 14:00	Online Real time	No limit	Same day	Immediately
<b>Internal Transfers between a/c of same in the Bank</b>	Payment A/c	HSBC Branch	Mon - Fri 14:00	Online Real time	No limit	Same day	Immediately
		HSBC Online Banking / Mobile Banking	Business Days	Online Real time	€100.000	Same day	Immediately
		HSBC Phone Banking	Mon - Fri 09:00-16:00	Online Real time	€100.000	Same day	Immediately
		IVR	Business Days	Online Real time	€100.000	Same day	Immediately
<b>Internal Transfers between a/c of third party in the Bank</b>	Payment A/c	HSBC Branch	Mon - Fri 14:00	Online Real time	No limit	Same day	Immediately
		HSBC Online Banking / Mobile Banking	Business Days	Online Real time	€50.000	Same day	Immediately
		HSBC Phone Banking	Mon - Fri 09:00-16:00	Online Real time	€50.000	Same day	Immediately
<b>Bill Payment (excluding card payments)</b>	Utility Organisations & other companies	HSBC Online Banking / Mobile Banking	Mon - Fri 15:00	Online Real time	€50.000	Same day	Immediately
		HSBC Phone Banking	Mon - Fri 15:00	Online Real time	€50.000	Same day	Immediately
		HSBC Branch	Mon - Fri 14:00	Online Real time	No limit	Same day	Immediately
<b>Foreign Exchange (up to USD 50k)</b>	All currencies	HSBC Branch	Mon - Fri 14:00	On line Real Time	\$50.000 (or other c/cy equivalent)	Same day	Same day
	USD	HSBC Phone Banking	16:00	On line Real Time	\$50.000	Same day	Immediately
	USD	HSBC Online Banking / Mobile Banking	19:00	On line Real Time	\$50.000	Same day	Immediately
	GBP. AUD. CAD. DKK. JPY. NOK. SGD. SEK. CHF. HKD. ZAR. AED.. TRY, PLN, SAR	HSBC Phone & Internet Banking / Mobile Banking	16:00	On line Real Time	\$50.000	Same day	Immediately

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Payment Type	Product	Channel	Cut off times	Maximum execution time	Payment Limit	Value Date	Availability / Open to buy
<b>Foreign Exchange (above USD 50k)</b>	USD	HSBC Branch	Mon - Fri 14:00	On line Real Time	no limit	Same day	Same day
		HSBC Phone Banking	16:00	On line Real Time	€100.000	Same day	Immediately
	GBP	HSBC Branch	Mon - Fri 14:00	On line Real Time	no limit	Same day for transactions until 14:00, next b. day value for later.	Same day
		HSBC Phone Banking	14:00	On line Real Time	€100.000	Same day for transactions until 14:00, next b. day value for later.	Immediately
	AUD. CAD. DKK. JPY. NOK. SGD. SEK. CHF. HKD. ZAR. AED.. TRY, PLN, SAR	HSBC Branch	Mon - Fri 14:00 For AED Mon-Thu 14:00	On line Real Time	no limit	Next business day for transactions until 14:00, 2 b. days for later.	Next business day
		HSBC Phone Banking	MON - FRI 14:00 For AED MON - THU 14:00	On line Real Time	€100.000	Next business day for transactions until 14:00, 2 b. days for later.	Immediately

<b>Outgoing payments in USD/EUR</b>	Payment A/c	HSBC Branch	Mon - Fri 14:00	Mon-Fri 1600	No limit	Same day	Same day
		HSBC Online Banking / Mobile Banking	Business days 14:00	Mon-Fri 1600	€50.000	Same day	Immediately
		HSBC Phone Banking	Mon - Fri 14:00	Mon-Fri 1600	€12.500	Same day	Same day
<b>Outgoing payments in GBP</b>	Payment A/c	HSBC Branch	Mon - Fri 13:00	Mon-Fri 1400	No limit	Same day	Same day
		HSBC Online Banking / Mobile Banking	Business days 14:00	Mon-Fri 1400	€50.000	Same day	Immediately
		HSBC Phone Banking	Mon - Fri 13:00	Mon-Fri 1400	€12.500	Same day	Same day

For payments received after cut off time value date will be day+1 and for Internet Banking Same Day.

<b>Outgoing payments in other foreign currencies</b>	Payment A/c	HSBC Branch	Mon - Fri 13:00	Mon-Fri 1600	No limit	day+2	Same day
		HSBC Online Banking / Mobile	Business days	Mon-Fri 1600	€50.000	day+2	Immediately

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		Banking	14:00				
		HSBC Phone Banking	Mon - Fri 13:00	Mon-Fri 1600	€12.500	day+2	Same day

For payments in AED currency the value date will be day+3 and for Internet Banking Same 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

### Note:

Subject to the provisions of the Legislative Act dated 18.07.2015 'Immediate arrangements for restrictions to cash withdrawals and transfer of funds' as in force from time to time, as well as of the relevant laws/regulations (including decisions of the Banking Transaction Approval Committee), which provisions and laws/regulations shall prevail over this table.