

Payment type	Payment name	Daily Transactions Cut off times (GR Time) and comments	Value Date
Outgoing Payments HSBCNET	Priority Payments in EUR & USD	17:00	Same Day with the payment order
	Priority Payments in GBP	14:00 after 14:00	Same Day with the payment order One working day after the payment order
	Priority Payments that involve F/X in EUR & USD	15:00	Same Day with the payment order
	Priority Payments that involve F/X in other currencies** (except AED*)	15:00	Two working day after the payment order
	Priority Payments that involve F/X in AED*	15:00	Three working day after the payment order
	Internal Transfers from-to same currency a/c	17:00	Same Day with the payment order
	Internal Transfers in GBP	14:00 after 14:00	Same Day with the payment order One working day after the payment order
	Internal Transfers that involve FX in other currencies** (except AED*)	14:00 after 14:00	One working day after the payment order One working day after the payment order
	Internal Transfers that involve FX in AED*	14:00 after 14:00	Two working day after the payment order Three working day after the payment order
	Tax Payments	13:00	Same Day with the payment order
	SEPA/Eurozone Payments	11:30	Same Day with the payment order
Outgoing Payments MANUALLY	Priority Payments in EUR & USD	15:00	Same Day with the payment order
	Priority Payments in GBP	14:00 after 14:00	Same Day with the payment order One working day after the payment order
	Priority Payments that involve F/X in EUR & USD	15:00	Same Day with the payment order
	Priority Payments that involve F/X in other currencies** (except AED*)	15:00	Two working day after the payment order
	Priority Payments that involve F/X in AED*	15:00	Three working day after the payment order
	Internal Transfers from-to same currency a/c	17:00	Same Day with the payment order
	Internal Transfers in GBP	14:00 after 14:00	Same Day with the payment order One working day after the payment order
	Internal Transfers that involve FX in other currencies** (except AED*)	14:00 after 14:00	One working day after the payment order Two working day after the payment order
	Internal Transfers that involve FX in AED*	14:00 after 14:00	Two working day after the payment order Three working day after the payment order
	Tax Payments	13:30	Same Day with the payment order
	EUR Cheques Collections	bank drafts	Delivered at branch by 11:30 or at Messoghion premises by 14:00.If cheques are received after the above time the value date will be +1 working day of the already mentioned
personal cheques		Three working day after the cheque deposit	
co operative banks		Five working day after the cheque deposit	
FCY Cheques	Cheques drawn in Greek Banks		Five working day after the cheque deposit
	Cheques drawn abroad		Fifteen working day after the cheque deposit
	Cheques drawn abroad on collection basis (credit after final settlement)		value date varies depending on the drawee bank
Incoming Payments	Incoming Payments (any type) in EUR & USD	15:30	Same Day with the payment receipt
		after 15:30	One working day after the payment receipt
	Incoming Payments (any type) in GBP	14:00	Same Day with the payment receipt
		after 14:00	One working day after the payment receipt
	Incoming Payments (any type) in all other than above currencies**	14:00	One working day after the payment receipt
after 14:00		Two workings day after the payment receipt	

*AED: United Arab Emirates Dirham

**You may find the available foreign currencies of the bank on the Daily Foreign Exchange Table of the bank that is published on the website www.hsbc.gr

***Bank working days are Monday to Friday. Official public holidays of each currency are excluded.