

Cut-off times for international payments

Effective from June 2025

The cut-off time will depend on the currency of your international payment and these are listed below.

We'll begin to process your instruction on the same working day we receive it providing it is before the cut-off time. If we receive your instruction after this time, on a weekend or on a UK public/bank holiday then we will begin to process your instruction on the next working day.

The currency cut-off times listed below are subject to further checks as from time-to-time we may need to conduct additional security checks and validation of the instruction.

Currency cut-off times

Currency of payment	Currency code	Currency cut-off time (UK time Monday to Friday excluding UK public/bank holidays)
Euro	EUR	3:30pm
US Dollar	USD	6:00pm
Albanian Lek	ALL	4:30pm
Algerian Dinar	DZD	11:00am
Australian Dollar	AUD	4:55pm
Bahraini Dinar	BHD	5:00pm
Bangladeshi Taka	BDT	1:00pm
Botswana Pula	BWP	2:00pm
Bulgarian Lev	BGN	9:30am
Canadian Dollar	CAD	4:50pm
China (Offshore)	CNY	6:30am

Currency of payment	Currency code	Currency cut-off time (UK time Monday to Friday excluding UK public/bank holidays)
Czech Koruna	CZK	10:30am
Danish Krone	DKK	1:30pm
Egyptian Pound	EGP	11:00am
Eswatini (Ex Swaziland)	SZL	4:30pm
Fijian Dollar	FJD	4:00pm
Ghanaian Cedi	GHS	4:00pm
Hong Kong Dollar	HKD	6:30am
Hungarian Forint	HUF	12:30pm
Indian Rupee	INR	2:00pm
Israeli New Shekel	ILS	8:30am
Japanese Yen	JPY	5:40pm
Jordanian Dollar	JOD	9:30am
Kenyan Shilling	KES	5:00pm
Kuwaiti Dinar	KWD	5:00pm
Macanese Pataca	MOP	2:00pm
Mauritian Rupee	MUR	5:00pm
Mexican Peso	MXN	3:30pm
Namibian Dollar	NAD	1:00pm
New Zealand Dollar	NZD	4:55pm
Norwegian Krone	NOK	1:00pm
Omani Rial	OMR	6:30am
Pakistani Rupee	PKR	6:30am
Philippine Peso	PHP	2:00pm
Polish Zloty	PLN	12:30pm
Qatari Riyal	QAR	6:30am
Romanian Leu	RON	8:30am

Currency of payment	Currency code	Currency cut-off time (UK time Monday to Friday excluding UK public/bank holidays)
Saudi Riyal	SAR	5:00pm
Serbian Dinar	RSD	6:30am
Singapore Dollar	SGD	4:55pm
South African Rand	ZAR	11:00am
Sri Lankan Rupee	LKR	5:00pm
Swedish Krona	SEK	1:30pm
Swiss Franc	CHF	12:40pm
Thai Bhat	THB	2:00pm
Tunisian Dollar	TND	9:00am
Turkish Lira	TRY	11:30am
Ugandan Shilling	UGX	2:00pm
United Arab Emirates Dirham	AED	6:30am
Zambian Kwacha	ZMW	2:00pm

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

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