

Product Cut-off Time



Please login to DBS IDEAL to find out the latest pricing and cut off time.

| Telegraphic Transfer | Cut-off Date | Cut-off Time | Indicative Availability of Funds |
|---|------------------------------------|-------------------------------------|--|
| In SGD | Payment Date (PD) | Mon-Fri 5:00pm | Payment Date |
| In USD, EUR, GBP, CAD | Payment Date (PD) | Mon-Fri 6:30pm# | Payment Date |
| In NZD | Payment Date (PD) | Mon-Fri 10:00am | Payment Date |
| In JPY | Payment Date (PD) | Mon-Fri 10:30am | Payment Date |
| In IDR | Payment Date (PD) | Mon-Fri 11:30am | Payment Date |
| In AUD | Payment Date (PD) | Mon-Fri 12:00pm | Payment Date |
| In TWD | Payment Date (PD) | Mon-Fri 12:30pm | 1 st Payment: PD + 3 business days* Recurring Payments: Payment Date |
| In BHD, KRW, QAR | Payment Date (PD) | Mon-Fri 1:30pm | Payment Date |
| In MYR | Payment Date (PD) | Mon-Fri 2:30pm | Payment Date |
| In CNH | Payment Date (PD) | Mon-Fri 4:00pm | Payment Date |
| In CHF, DKK, HKD, HUF, INR, KWD, MUR, NOK, PLN, SEK, VND | Payment Date (PD) | Mon-Fri 4:30pm | Payment Date |
| In AED, BND, LKR, PHP | Payment Date (PD) | Mon-Fri 4:30pm | PD + 1 business days* |
| In SAR, THB, ZAR | Payment Date (PD) | Mon-Fri 4:30pm | PD + 2 business days* |
| GIRO | Cut-off Date | Cut-off Time | Indicative Availability of Funds |
| Bulk Payment / Bulk Collection (DBS / POSB Beneficiaries only) | Payment Date (PD) | Mon-Fri 6:00pm Sat 12:00pm | PD + 1 calendar day |
| Payroll (DBS / POSB Beneficiaries only) | Payment Date (PD) | Mon-Fri 6:00pm Sat 12:00pm | PD + 1 calendar day |
| Giro Payment (For all beneficiaries) | 1 business day before payment date | Mon-Fri 6:00pm Sat No Processing | PD + 1 calendar day |
| Bulk Payment / Bulk Collection (For all beneficiaries) | 1 business day before payment date | Mon-Fri 6:00pm Sat No Processing | PD + 1 calendar day |
| Payroll (For all beneficiaries) | 1 business day before payment date | Mon-Fri 6:00pm Sat No Processing | PD + 1 calendar day |
| PayNow GIRO (PayNow GIRO Payment, Bulk PayNow GIRO, PayNow Payroll) | 1 business day before payment date | Mon-Fri 4:00pm Sat No Processing | PD + 1 calendar day |
| Others | Cut-off Date | Cut-off Time | Indicative Availability of Funds |
| Account Transfer / Intra Company Transfer | Service available 24/7 | Service available 24/7 | Payment Date |
| MEPS | Payment Date | Mon-Fri 4:30pm Sat No Processing | Payment Date |
| FAST Payment and Collection | Service available 24/7 | Service available 24/7 | Payment Date |

*In the country of the payment currency;

#Same currency transfers (without FX) in these currencies up to the transaction amount of SGD 5 Million equivalent will be supported up till 8pm.

Note:

Cut-off Date: The latest date to submit your transaction request to DBS IDEAL

Payment Date: The date which funds are debited from your account

Indicative Availability of Funds: The estimated date which your beneficiary receives the funds, subject to beneficiary bank's processing and currency holidays

No payment will be processed on Sundays and Public Holidays except for FAST Payment, Account Transfer and Intra Company Transfer

Please refer to the Corporate Pricing Guide for the latest transaction pricing.

DBS reserves the right to update or amend the Terms and Conditions at any time without prior notice.