

# 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	Mon-Fri 5:00pm Sat No Processing	Payment Date
In USD, EUR, GBP, CAD (Same Currency)#	Payment Date	Mon-Fri 8:00pm Sat No Processing	Payment Date
In USD, EUR, GBP, CAD (Cross Currency)	Payment Date	Mon-Fri 6:30pm Sat No Processing	Payment Date
In AUD	Payment Date	Mon-Fri 12:00pm Sat No Processing	Payment Date
In CNH	Payment Date	Mon-Fri 4:00pm Sat No Processing	Payment Date
In JPY	Payment Date	Mon-Fri 10:30am Sat No Processing	Payment Date
In NZD	Payment Date	Mon-Fri 10:00am Sat No Processing	Payment Date
In KRW	Payment Date	Mon-Fri 1:30pm Sat No Processing	Payment Date
In MYR	Payment Date	Mon-Fri 2:30pm Sat No Processing	Payment Date
In IDR, INR, HKD, CHF, DKK, HUF, NOK, PLN, SEK, TWD	Payment Date	Mon-Fri 4:30pm Sat No Processing	Payment Date
In AED, BND, BHD, KWD, LKR, MUR, PHP, QAR	Payment Date	Mon-Fri 4:30pm Sat No Processing	Payment Date + 1 business day*
In SAR, THB, VND, ZAR	Payment Date	Mon-Fri 4:30pm Sat No Processing	Payment Date + 2 business day*
GIRO	Cut-off Date	Cut-off Time	Indicative Availability of Funds
Bulk Payment / Bulk Collection (DBS / POSB Beneficiaries only)	Payment Date	Mon-Fri 6:00pm Sat 12:00pm	Payment Date + 1 calendar day
Payroll (DBS / POSB Beneficiaries only)	Payment Date	Mon-Fri 6:00pm Sat 12:00pm	Payment Date + 1 calendar day
Giro Payment (For all beneficiaries)	1 business day before payment date	Mon-Fri 6:00pm Sat No Processing	Payment Date + 1 calendar day
Bulk Payment / Bulk Collection (For all beneficiaries)	1 business day before payment date	Mon-Fri 6:00pm Sat No Processing	Payment Date + 1 calendar day
Payroll (For all beneficiaries)	1 business day before payment date	Mon-Fri 6:00pm Sat No Processing	Payment Date + 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	Payment Date + 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; #Up to transaction amount of SGD 5 Million equivalent

**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.