Payment cut-off times

Gibraltar International Bank

Incoming Cut-off Times

Please note that all times expressed within this document are GMT +1

Payment Type	Description	Value Date	Cut-off time
Internal Transfer	Transfer between two accounts held in the same name.	D+0	23.59hrs
Internal Bank payment	Transfer from a 3rd party account held with ourselves.	D+0	16.00hrs
Faster payment	Transfer in GBP from the UK or UK clearing sort code institutions.	D+0	23.59hrs
CHAPS payment	High value transfer in GBP from UK or UK clearing sort code institutions.	D+0	19.00hrs
SEPA payment	Bank transfer in EUR within the European Union.	D+0	19.00hrs
SWIFT Payment	International bank Transfer.	D+0	19.00hrs

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Outgoing Cut-off times

Please note that all times expressed within this document are GMT + 1 Unless specified otherwise the cut-off times seen below relate to payments submitted electronically using Gibraltar International Bank E-Banking Service.

Payment Type	Description	Value Date	Cut-off time
Internal Transfer	Transfer between two accounts held in the same name.	D+0	23.59hrs
Internal Bank payment	Transfer from a 3rd party account held with ourselves.	D+0	16.00hrs
Faster payment	Transfer in GBP form the UK or UK clearing sort code institutions. Max amount: £100k.	D+0	23.59hrs
CHAPS payment	High value transfer in GBP from UK or UK clearing sort code institutions.	D+0	16.00hrs
SEPA payment	Bank transfer in EUR within the European Union.	D+0	12.00hrs
SWIFT Payment	Manual instructions handed in at our branch for CHAPS, SEPA or SWIFT payments only.	D+0	14.00hrs*

*Currency related value dates and cut off times apply

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SWIFT Payment International Bank Transfer	Value Date	Cut off times
GBP	D+0	16.30hrs
EUR	D+0	15.00hrs
USD	D+0	18.00hrs
AUD	D+1	17.00hrs
BGN	D+2	17.00hrs
CAD	D+0	17.00hrs
CHF	D+0	10.30hrs
DKK	D+0	10.30hrs
HKD	D+1	17.00hrs
HUF	D+1	10.30hrs
ILS	D+1	10.30hrs
JPY	D+1	17.00hrs
NOK	D+0	10.30hrs
NZD	D+1	17.00hrs
PLN	D+1	17.00hrs

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SWIFT Payment International Bank Transfer	Value Date	Cut off times
SEK	D+0	10.30hrs
THB	D+2	17.00hrs
ZAR	D+0	10.30hrs