

Payment Cut-Off Time

Payment type	Payment sub-type	HSBCnet/ HSBC Digital Connect/ SWIFTnet	Smartform
Priority Payment (non Real-time Payment)	Internal payment within HSBC Vietnam	<ul style="list-style-type: none"> VND to VND using bank code – 79617001 or SWIFT Code – HSBCVNVX at beneficiary bank field: 17:00, Mon-Fri (except holidays) Others: 15:00, Mon-Fri (except holidays) 	<ul style="list-style-type: none"> 15:00, Mon-Fri (except holidays)
	Domestic - External payment in LCY	<ul style="list-style-type: none"> Debited from VND account: 16:00, Mon-Fri (except holidays) Debited from FCY account: 15:00, Mon-Fri (except holidays) 	<ul style="list-style-type: none"> 14:00, Mon-Fri (except holidays)
	Domestic - External payment in FCY	<ul style="list-style-type: none"> 15:00, Mon-Fri (except holidays) 	<ul style="list-style-type: none"> 14:00, Mon-Fri (except holidays)
	Overseas payment	<ul style="list-style-type: none"> 15:00, Mon-Fri (except holidays) 	<ul style="list-style-type: none"> 14:00, Mon-Fri (except holidays)
ACH Credits	Bulk Payments	<ul style="list-style-type: none"> 14:00, Mon-Fri (except holidays) 	<ul style="list-style-type: none"> N/A
Real-time Payment	HSBC NAPAS 24/7 Payment	<ul style="list-style-type: none"> 24/7 	<ul style="list-style-type: none"> N/A

Notes:

- The Bank, on best effort basis, shall process a payment instruction within the same day if it receives such payment instruction before cut-off time or on the next working day if received after cut-off time.
- Payment instruction shall be processed upon the sufficient fund, includes the bank fee, in the nominated account.
- Payment instruction which is related to the foreign exchange/loan drawdown shall be processed upon the completion of the foreign exchange/general facility letter.
- Payment instruction in foreign currencies shall be processed upon receiving sufficient required supporting documents.
- The crediting time of the payment amount into beneficiary's account is subject to cut-off time, processing time and operational requirements of beneficiary's payment organisations involved in the processing of the telegraphic transfer.

The above information is for reference only and subject to change from time to time by the Bank without any prior notice. Please kindly contact your Relationship Manager / Client Service Manager for the updated procedure applied for your company.