

# Payment Cut-off Times on Working Days

Payment Channel	Cut-off Time
Fax	13:00
Paper-based	14:00
HSBCnet and HSBC Connect (Priority Payment)	15:00*
HSBCnet and HSBC Connect (ACH)	14:00

(\*) The cut-off time for Internal Transfers in Vietnam Dong (VND) submitted via HSBCnet and HSBC Connect will be extended to **17:00** with the following conditions:

- Payment type is “Priority Payment”
- Location of beneficiary bank should be “Vietnam”
- Bank code (79617001) or SWIFT Code (HSBCVNVX) of HSBC should be used as beneficiary bank information
- Transfer in VND between VND accounts within HSBC, and beneficiary account is not credit card account number
- No supporting document is required

## Notes:

- (1) Payment instruction which is received before the cut-off time shall be processed on the same day and which is received after the cut-off time shall be processed on the next working day.
- (2) Payment instruction shall be processed upon the sufficient fund, includes the bank fee, in the nominated account.
- (3) Payment instruction which is related to the foreign exchange/loan drawdown shall be processed upon the completion of the foreign exchange/general facility letter.
- (4) Payment instruction in foreign currencies shall be processed upon receiving sufficient required supporting documents as stated in the Decree 160.

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.

