

Outward Remittance & CHATS Services Cut-off Times (for reference only)

I. Same-day Processing Cut-off Times¹ (for different service channels)

	Hang Seng Personal e-Banking / Hang Seng Business e-Banking		Hang Seng HSBCnet		Branch	
	Mon-Fri	Sat	Mon-Fri	Sat	Mon-Fri	Sat
Local Interbank Transfer (CHATS)	17:45	N/A	17:45	N/A	Branch Closing Time	
Outward Remittance	18:00	12:00	18:00	13:00	Branch Closing Time	

Note: the above cut-off times are not applicable (N/A) to public holidays.

II. Same-day Value Cut-off Times¹ (for different remit currencies)

1) Local Interbank Transfer (CHATS)¹

		Hang Seng Personal e-Banking / Hang Seng Business e-Banking / Hang Seng HSBCnet		Branch	
Currency Code	Currency	Mon-Fri	Sat	Mon-Fri	Sat
HKD	Hong Kong Dollar	17:45	N/A	16:00	N/A
CNY	Renminbi				
USD	US Dollar				
EUR	Euro				

Note: the above cut-off times are not applicable (N/A) to public holidays.

2) Outward Remittance¹

		Hang Seng Personal e-Banking / Hang Seng Business e-Banking / Hang Seng HSBCnet		Branch	
Currency Code	Currency	Mon-Fri	Sat	Mon-Fri	Sat
USD	US Dollar	18:00	N/A	17:00	N/A
CAD	Canadian Dollar				
EUR	Euro				
GBP	Pound Sterling				
HKD	Hong Kong Dollar	17:15 – 18:00	N/A	16:00	N/A
CNY ³	Renminbi	16:00 - 16:30 ²	N/A	15:45	N/A
JPY ⁴	Japanese Yen	11:00	N/A	9:30	N/A
NZD ⁵	New Zealand Dollar	11:45	N/A	9:45	N/A
AUD	Australian Dollar	12:00	N/A	10:00	N/A
ZAR	South African Rand	15:00	N/A	13:00	N/A
SGD	Singapore Dollar	15:25	N/A	13:25	N/A
THB ⁶	Thai Baht				
CHF	Swiss Franc	18:00	N/A	16:00	N/A
DKK	Danish Kroner				
NOK	Norwegian Kroner				
SEK	Swedish Kroner				

Note: the above cut-off times are not applicable (N/A) to public holidays.

3) Express China Remittance Service¹

Express China Remittance ¹ (applicable to Hang Seng's corporate customers)	Hang Seng Business e-Banking / Hang Seng HSBCnet	
	Mon–Fri	Saturday
To Hang Seng Bank (China)	16:30	N/A
To Bank of Communications	16:00	
To Industrial Bank	15:00	

Note: the above cut-off times are not applicable (N/A) to public holiday.

- The specified same-day processing or same-day value cut-off times apply only to payments fulfilling the conditions of straight-through-processing (STP) (e.g. debit account with sufficient funds and correct / complete information (including beneficiary account number)) provided. Non-STP instruction will take longer processing time and the Bank may process the payment instructions within the same day when, or on the next clearing day after, the conditions of STP are fulfilled. An extra charge of HK\$40 will be levied on each remittance instruction (not applicable for Remittance Smartform) requesting for same-day processing submitted via the Bank's branches, after 12 noon from Mondays to Fridays.
- It applies to RMB Outward Remittance with CNAPS code and does not require currency exchange.
- Only applicable for CNY remittance instructions which are provided with valid account name, account number and CNAPS code of the Beneficiary and no follow-up action from the Bank. For CNY remittance instructions submitted/scheduled on Mainland China holidays, the remittance instructions will be processed on the next business day.
- Only valid for amount less than JPY 80,000,000 or via correspondent bank "Sumitomo Mitsui Bank". Otherwise, the Value Day will be the next Business Day.
- Only valid for amount less than NZD200,000 or via correspondent bank "Bank of New Zealand". Otherwise, the Value Day will be the next Business Day.
- Only valid for transaction via correspondent bank "HSBC Bank Bangkok". Otherwise, the Value Day will be the next Business Day.

Remarks:

- The Cut-off Times will vary depending on a number of factors including (but not limited to) the Remit Currency, Remit Amount, the geographical location of the destination of the remittance and/or the funding arrangement requirements of the settlement banks. The Bank reserves the right to vary the Cut-off Times at any time without prior notice. In case of any disputes, the decision of the Bank shall be final.