

Hang Seng HSBCnet – Payment Services Cut-off Time

Services (Debit from Hang Seng Hong Kong Account)	Cut-off Time (HKT – GMT +8:00)		
	Mon-Fri	Sat	Sun & Public Holidays
In-house Funds Transfer <ul style="list-style-type: none"> HKD payments to self-named or 3rd party Hang Seng accounts in Hong Kong Foreign currency payments to self-named or 3rd party Hang Seng accounts in Hong Kong 	18:00	13:00	Instruction placed will be processed on the next business day
AutoPay Service¹ <ul style="list-style-type: none"> Instructions value dated on the same working day (Mon to Fri) Instructions value dated on next working day (Mon to Fri or Sat) 	17:55 17:55	N/A 17:55	Instruction placed will be processed on the next business day
AutoCollect Service <ul style="list-style-type: none"> Instructions value dated on next working day (Mon to Fri) 	17:55	12:30	Instruction placed will be processed on the next business day
Faster Payment System (FPS) <ul style="list-style-type: none"> Payments (single credit transfer) to other FPS participants² in Hong Kong 	24 hours		
RTGS/CHATS <ul style="list-style-type: none"> Payments to other banks in Hong Kong^{3,4} 	17:45	Instruction placed will be processed on the next business day	
Outward telegraphic transfers^{3,4}	18:00	13:00	Instruction placed will be processed on the next business day
Time Deposit <ul style="list-style-type: none"> New Time Deposit Time Deposit Maturity Instruction Amendment⁵ 	17:00 23:59	Instruction placed will be processed on the next business day	
Cheque Outsourcing Services <ul style="list-style-type: none"> Issue of HKD Cashier's Order 	16:00	Instruction placed will be processed on the next business day	

Notes:

Transaction request submitted before the cut-off time will be processed on the same day; otherwise, it will be processed on the next business day.

- Same-day processing is only applicable to instructions that submit on the same working day (Mon to Fri). For instructions value dated on Saturday must be submitted on the prior working day (Mon to Fri), while instructions submit before the cut-off time on Saturday will only be processed on the next business day.
- FPS Participant refers to a participant of the Faster Payment System (FPS) which may be a bank, other financial institution, a retail payment system operator, a licensed stored value facility, or any other person accepted by Hong Kong Interbank Clearing Limited as a participant of FPS from time to time.
- If the funds transfer, payment or remittance involves inter-bank settlement through the Clearing House Automated Transfer System (CHATS) and has a transfer date that falls on Saturday; it will be processed on the next clearing day.
- The specified same-day processing 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. Different remit currencies are subject to different same-day value cut-off times. For details, please visit [Outward Remittance & CHATS Services Cut-off Timetables](#).
- To revise existing time deposit maturity instruction, please submit the instruction at least one working day before the maturity date and before the cut-off time (Between office hours from Monday to Friday 9:00 to 17:00).