

**Table of Transfer Services and Cut-Off Times for
Domestic and International Transfers available to Corporate Clients of
Credit Agricole Bank Polska S.A.
Applicable from 13/11/2023**

Cut-off times for outgoing domestic transfers in PLN		
Cut-off time (COT) Instruction received electronically	Cut-off time (COT) Instruction received in paper form	Available transfer type: D – means instruction execution date
8:00	14:00 D-1	Elixir 1st session
12:00	10:00	Elixir 2nd session
15:00	10:00	Elixir 3rd session
7:00 – 17:00	-	ExpressElixir
8:00 - 14:30	12:00	SORBNET

Cut-off times for outgoing international transfers		
Currencies	Cut-off time (COT) Instruction received electronically	Available transfer type: D – means instruction execution date
PLN**	12:00	EXPRESS (D0)
	15:00	URGENT (D+1)
	15:00	STANDARD (D+2)* only outside EEA
EUR SEPA	12:00	EXPRESS (D0)
	15:00	URGENT (D+1)
EUR TARGET	15:00	EXPRESS (D0)
EUR**	12:00	EXPRESS (D0)
	15:00	URGENT (D+1)
	15:00	STANDARD (D+2)* only outside EEA
USD	12:00	EXPRESS (D0)
	15:00	URGENT (D+1)
	15:00	STANDARD (D+2)
GBP	11:00	EXPRESS (D0)
	15:00	URGENT (D+1)
	15:00	STANDARD (D+2)
CHF**, HUF**, CZK**, DKK** NOK**, SEK**, RON**	10:30	URGENT (D+1)** only inside EEA
	15:00	STANDARD (D+2)* only outside EEA
AUD, CAD, JPY, TRY, CNY, NZD	15:00	STANDARD (D+2)

* Transfers to countries outside the European Economic Area (EEA)

** For transfers to EEA countries executed in the currencies of EEA countries (PLN, EUR, CZK, DKK, HUF, NOK, SEK, CHF, RON) the only available cost option is SHA, in other cases all cost options are available (BEN, OUR, and SHA).

Cut-off times for outgoing international transfers

Basic currencies:	Cut-off time (COT) Instructions received in paper form	Available transfer type: D – means instruction execution date
PLN, EUR, USD, GBP,	10:00	URGENT (D+1) STANDARD (D+2)
AUD, CAD, CHF, HUF, CZK, DKK, NOK, SEK, JPY, TRY, CNY, NZD	10:00	STANDARD (D+2)

Cut-off times for outgoing internal transfers

Cut-off time (COT) Instruction received electronically	Cut-off time (COT) Instructions received in paper form	Available transfer type: D – means instruction execution date
8:00-16:00 (in every 15 min)	14:00	D0

Cut-off times for incoming domestic transfers in PLN

Cut-off time (COT)	Available transfer type:
11:00	Elixir 1st session
15:00	Elixir 2nd session
17:00	Elixir 3rd session
7:00 – 17:00	ExpressElixir
8:00 - 16:00	SORBNET

Cut-off times for incoming international transfers

Cut-off time (COT)	16:00
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