



PAYMENTS / CREDIT TRANSFERS – Value Dates / Availability

OUTWARD				
Transfer To	Currency	Foreign Currency Conversion	Value Date	Charges
Within EEA	Euro	No	D when submitted through Winbank, otherwise D +1	SHA, OUR
Within EEA	Any EEA currency (except Euro)	No	Maximum D + 2	SHA, OUR
Within EEA	Any EEA currency (including Euro)	Yes	Maximum D + 2	SHA, OUR
Within EEA	Non-EEA currency	Yes / No	Maximum D + 2	SHA, OUR
Outside EEA	Any currency	Yes / No	Maximum D + 2	SHA, OUR, BEN
INWARD				
Transfer From	Currency	Foreign Currency Conversion	Availability	Charges
EEA Country	Any EEA currency (including Euro)	No	D	As per payment instructions
EEA Country	Any EEA currency (including Euro)	Yes	D	As per payment instructions
EEA Country	Non-EEA currency	Yes	D + 2	As per payment instructions
EEA Country	Non-EEA currency	No	D	As per payment instructions
Non-EEA Country	Any currency	Yes	D + 2	As per payment instructions
Non-EEA Country	Any currency	No	D	As per payment instructions

Definitions and Clarifications:

D – Same Day (based on Bank's cut-off times which are provided on Bank's website (under "Customer Information" → "Payments / SEPA"))

EEA – European Economic Area

Outgoing funds are debited to customer's account on execution date

Incoming funds are cleared as per Bank's Checks (WLM)