

# WorldFirst Payment Cut Off Times

Cut-off times refer to the time by which a transaction needs be initiated for it to be executed on the same day. The payment window has been extended increasing same day availability times from 1-3 hours to up to one working day for the majority of payments. Below you will find tables for:

1. Same currency balance transfers - made through World Account
2. Cross currency payments - made through World Account or WorldFirst Account










Cut off times are influenced by various factors including time zone of the recipient bank, method of payment and currencies involved amongst other factors. For example, when making a GBPAUD payment by the time you make your payment in the UK, Australian banks are already closed. So please remember to factor in cut off times when you are making your transfer.

Cut off times are in quoted local London time and correct as of 1 June 2020. Should you have any questions please [contact your account manager](#).

## Cut off times for same currency balance transfers

The following table summarises payment cut-off times when making balance transfers from one account to another using the **same currency**. Applies to WorldFirst Account users.

**Table 1: same currency payment times:**

Country	Buy Currency	New Cut Off Time (UTC)	Lead Time Business Days	Improvement
 Europe	EUR *	15:30	0	1-3 hours
 United Kingdom	GBP *	17:00	0	1-3 hours
 United States	USD *	17:00	0	1-3 hours
 New Zealand	NZD *	02:00	0	1 day +
 Australia	AUD *	03:00	0	1 day +
 Japan	JPY *	03:00	0	1 day +
 Singapore	SGD *	05:30	0	1 day +
 Hong Kong	HKD *	07:20	0	1 day +
 Canada	CAD *	17:00	0	1 day +

\*World Account currency account available

## Cross currency payments cut off times

The following table summarises payment cut-off times when making same cross currency payments through World Account or WorldFirst Account. The full list of currency pairs can be found in the following pages.

**Table 2: Cut off times for top currency pairs**





















Currency Pair	NEW Cut Off Time (UTC)
  GBPEUR	15:30
  GBPUSD	15:50
  EURUSD	15:00
  GBPAUD	03:00
  GBPCAD	15:50
  GBPCHF	12:00
  GBPHKD	07:20
  GBPJPY	03:00
  GBPPLN	10:00
  GBPZAR	12:00

Table 3: Cut off times for top currency pairs

Currency Pair	NEW Cut Off Time (UTC)	Lead Time Business Days
AUDCAD	03:00:00	0
AUDCHF	03:00:00	0
AUDCZK	03:00:00	0
AUDDKK	03:00:00	0
AUDHKD	03:00:00	0
AUDHUF	03:00:00	0
AUDJPY	03:00:00	0
AUDNOK	03:00:00	0
AUDNZD	02:00:00	0
AUDPLN	03:00:00	0
AUDSEK	03:00:00	0
AUDSGD	03:00:00	0
AUDTRY	03:00:00	0
AUDUSD	03:00:00	0
AUDZAR	03:00:00	0
CADCHF	12:00:00	0
CADHKD	07:20:00	0
CADJPY	03:00:00	0
CADSGD	05:30:00	0
CADZAR	12:00:00	0
CHF CZK	09:30:00	0
CHF HKD	07:20:00	0
CHF JPY	03:00:00	0
CHF PLN	10:00:00	0
CHF SEK	11:00:00	0
CHF SGD	05:30:00	0
CHF ZAR	12:00:00	0
EURAUD	03:00:00	0
EURCAD	15:00:00	0
EURCHF	12:00:00	0

Currency Pair	NEW Cut Off Time (UTC)	Lead Time Business Days
EURCZK	09:30:00	0
EURDKK	11:00:00	0
<b>EURGBP</b>	<b>15:50:00</b>	<b>0</b>
EURHKD	07:20:00	0
EURHUF	12:50:00	0
EURJPY	03:00:00	0
EURNOK	11:00:00	0
EURNZD	02:00:00	0
EURPLN	10:00:00	0
EURRON	09:30:00	0
EURSEK	11:00:00	0
EURSGD	05:30:00	0
EURTRY	10:00:00	0
<b>EURUSD</b>	<b>15:00:00</b>	<b>0</b>
EURZAR	12:00:00	0
GBPAUD	03:00:00	0
GBPCAD	15:50:00	0
GBPCHF	12:00:00	0
GBPCZK	09:30:00	0
GBPDKK	11:00:00	0
<b>GBPEUR</b>	<b>15:50:00</b>	<b>0</b>
GBPHKD	07:20:00	0
GBPHUF	12:50:00	0
GBPJPY	03:00:00	0
GBPNOK	11:00:00	0
GBP NZD	02:00:00	0
GBP PLN	10:00:00	0
GBPRON	09:30:00	0
GBPSEK	11:00:00	0
GBPSGD	05:30:00	0

Table 3: Cut off times for top currency pairs (continued)

Currency Pair	NEW Cut Off Time (UTC)	Lead Time Business Days
GBPTRY	10:00:00	0
GBPUSD	15:50:00	0
GBPZAR	12:00:00	0
HKDAED	07:20:00	0
HKDJPY	03:00:00	0
HKDPLN	07:20:00	0
NZDAED	02:00:00	0
NZDCAD	02:00:00	0
NZDCHF	02:00:00	0
NZDDKK	02:00:00	0
NZDHKD	02:00:00	0
NZDJPY	02:00:00	0
NZDNOK	02:00:00	0
NZDPLN	02:00:00	0
NZDSEK	02:00:00	0
NZDSGD	02:00:00	0
NZDTRY	02:00:00	0
NZDUSD	02:00:00	0
NZDZAR	02:00:00	0
PLNCZK	09:30:00	0
SGDAED	04:00:00	0
SGDJPY	03:00:00	0
THBJPY	03:00:00	0

Currency Pair	NEW Cut Off Time (UTC)	Lead Time Business Days
<b>USDCAD</b>	<b>17:00:00</b>	<b>0</b>
USDCHF	12:00:00	0
USDCZK	09:30:00	0
USDDKK	11:00:00	0
USDHKD	07:20:00	0
USDHUF	12:50:00	0
USDJPY	03:00:00	0
USDMXN	17:00:00	0
USDNOK	11:00:00	0
USDPLN	11:00:00	0
USDRON	11:00:00	0
USDSEK	11:00:00	0
USDSGD	05:30:00	0
USDTRY	10:00:00	0
USDZAR	12:00:00	0
ZARAED	14:50:00	1
ZARHKD	07:20:00	0
ZARPLN	10:00:00	0