

## Australia Transaction Cut-offs

Product Type	Transaction	Currency Type	Cut-off Timings
Payables Services	Domestic Fund Transfer – Outgoing (RTGS)	AUD	15:30
	Cross Border Funds Transfer	AUD	15:30
	Cross Border Funds Transfer	EUR	16:00
	Cross Border Funds Transfer	JPY	11:30
	Cross Border Funds Transfer	GBP	16:00
	Cross Border Funds Transfer	NZD	10:30
	Cross Border Funds Transfer	USD	16:00
	Paylink Direct Credit (GIRO & Payroll)	AUD	18:00
	Bank Cheque or Bank Draft	-	12:00
	Book Transfers	-	16:30
Receivables Services	Direct Debit	AUD	18:00

\* The timings are local country timings.

### NOTES

- All payments/requests received by Citi after these cut-off times will be processed on best efforts basis only. Should you be experiencing difficulties, please advise CitiService.
- All instructions received by Citibank after the relevant cut off time will be processed on the next banking day.
- Final credit date to beneficiary is controlled by beneficiary bank.
- Please note that cut off time for contingency/manual payments is two (2) hours before the respective electronic banking cut off time above.