

# Cut-off times and value days for payments via MitNykredit Erhverv

Payments effected		Cut-off times (CET) for final approval of payment by customer	Available at the payee bank/ completion time
Payment type			
Domestic payments	Transfer between own Nykredit accounts in DKK	22:00	Same day
	<b>Transfer between own Nykredit accounts in currency</b>		
	with exchange	14:00	2 banking days on both accounts
	without exchange (eg from USD to USD)	22:00	
	<b>Transfer to a third person's account in DKK subject to standard notification/immediate notification</b>		
	payee account with another Danish bank	21:00	1 business day
	payee account with Nykredit		Same day
	<b>Same-day transfer</b>		
	(Clearing 3 times a day at 9:00, 12:00 and 14:00 CET)	10:00	Same day
		12:00	
	Instant transfer	24/7 365	Within 15 seconds max
	Salary transfers and payment slips	21:00	1 business day
	Direct debit and LeverandørService	-	Same day
	Danish central bank transfer (min DKK 1m) (subject to agreement with Nykredit)	15:00	Same day
International payments	Standard in DKK in currency	15:30	2 business days
	EUR/SEPA payments (payment types: Standard and Express)	15:30	1 business day
	Express in DKK in EUR, USD, CAD in other currencies	15:30	1 business day Same day 1 business day
	<b>Intra-group transfers</b>		
	in USD, EUR, GBP	15:30	Same day
	in DKK	15:00	Same day
	in PLN	13:30	Same day
	NOK, SEK, CAD	14:00	Same day
	in JPY, HKD, NZD, SGD	15:30	1 business day
	in other currencies	15:30	1 business day