

Effective date: 01 November 2017

## DAILY SETTLEMENT TIME

### I. Local remittance

Currency	Time for submission of remittance request (From Monday to Friday, except public holidays)	Processing day
VND	8:30 AM - 2:00 PM	Same day
USD	8:30 AM - 3:00 PM	
SGD	8:30 AM - 3:00 PM	Next working day
EUR	8:30 AM - 3:00 PM	

### II. Overseas remittance

Currency	Time for submission of remittance request (From Monday to Friday, except public holiday)	Processing day
USD	8:30 AM - 3:00 PM	Same day
SGD	8:30 AM - 2:00 PM	
EUR	8:30 AM - 1:00 PM	
GBP	8:30 AM - 1:00 PM	
CHF	8:30 AM - 1:00 PM	
CAD	8:30 AM - 1:00 PM	
AUD	8:30 AM - 3:00 PM	Next working day
JPY	8:30 AM - 3:00 PM	
HKD	8:30 AM - 3:00 PM	
THB	8:30 AM - 3:00 PM	

#### Notes:

- All above daily settlement time is only applied with all conditions as follows:
  - Single remittance request;
  - Customer fulfils sufficient information of remittance into the bank application form;
  - Customer provides sufficient supporting documents as required to comply with regulation (if applicable);
  - Customer's account balance is sufficient to process the remittance.
- In the last 03 working days of a month, the time for submission of remittance request can be finished 01 hour earlier than the timeline of normal working days.
- The daily settlement time is subject to change from time to time.