

The background of the page is a photograph of a long suspension bridge, likely the Øresund Bridge, stretching across a body of water under a clear blue sky. The bridge's steel structure and concrete piers are visible. In the bottom left corner, there are several vertical blue bars of varying heights, resembling a bar chart or a decorative graphic element.

# Nordea

## Cash Clearing Services **Cut off times for STP payments**

2021



## Cut-off

Nordea's cut-offs are based on STP payments. Payments received after cut-off will be handled on a best-effort basis. Non-STP payments will always be processed on a best effort basis. For STP requirements, please visit our website at: <http://www.nordea.com/banktobank>.



## Value dates

The accounts irrespective of their currency follow local banking days and holiday calendars. For more information on the bank holidays in the Nordic countries, kindly visit our website: <https://www.nordea.com/en/about-us/contact/bank-holidays>

# Cut off times for STP payments

## MT202 Bank-to-bank payments – Cut-off in Central European Time (CET)

	Denmark	Finland	Norway	Sweden
Payment to account within Nordea (Book payment)	17:00	17:00	17:00	17:00
Payment to account with third party	15:45	17:00	15:45	16:30

Our cut-offs are based on STP payments. Non-STP payments will be handled on a best-effort basis.

## MT103 – Customer payments – Cut-off in Central European Time (CET)

	Denmark	Finland	Norway	Sweden
Payment to account within Nordea (Book payment)	17:00	17:00	17:00	17:00
Payment to account with third party	15:45	17:00	15:45	16.30

For cut-off times on other currencies, kindly visit our website: <https://www.nordea.com/en/our-services/cash-management/cut-off-times>

Our cut-offs are based on STP payments. Non-STP payments will be handled on a best-effort basis

## MT103 Value date

	Denmark	Finland	Norway	Sweden
To Nordea customer	D	D	D	D
Without conversion	D	D	D	D
With conversion between EEA CCY	D	D	D*	D
With conversion between Non-EEA CCY	D+1	D+1	D+1	D+1
3rd party payments**	D	D	D	D

\* Payments in EUR are available on D. All other currencies are D+1.

\*\* Payments in other currencies than the receiving countries currency and EUR are only accepted if there is an account relationship in the instructed currency in place.

# Contact information

## Transaction Banking for Banks

### Transaction Banking for Banks

#### Cash Clearing Sales

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### Financial Institutions Group

#### Relationship Management

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### Loro Account Management

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### Investigations teams

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## Nordea general information

### Main Nordic Offices

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These provisions shall apply with respect to the services provided by Nordea Danmark, filial af Nordea Bank Abp, Finland, Nordea Bank Abp, Nordea Bank Abp, filial i Norge and Nordea Bank Abp, filial i Sverige (each and jointly "Nordea") and the execution of instructions received by Nordea. All accounts and transactions are subject to the laws of the country where the service provider bank is situated i.e. Denmark, Finland, Norway, or Sweden and any given general terms and conditions for payments.

Nordea shall not be held responsible for any loss or damage resulting from legal enactment, intervention of a public authority, act of war, strike, lockout, boycott, blockade, or any other similar circumstance. The reservation in respect of strikes, lockouts, boycotts and blockades thus applies even if Nordea takes such measures or is the subject of such measures.

Nordea shall never be responsible for indirect or consequential loss or damage of any kind. Any other loss or damage that may result from any other cause shall not be indemnified by Nordea if the bank has acted with customary caution.