Nordea

Cash Clearing Services

Cut-off times for STP payments

2023
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)

<table>
<thead>
<tr>
<th></th>
<th>Denmark</th>
<th>Finland</th>
<th>Norway</th>
<th>Sweden</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment to account within Nordea (Book payment)</td>
<td>17:00</td>
<td>17:00</td>
<td>17:00</td>
<td>17:00</td>
</tr>
<tr>
<td>Payment to account with third party</td>
<td>16:00</td>
<td>17:00</td>
<td>15:45</td>
<td>16:30</td>
</tr>
</tbody>
</table>

*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)

<table>
<thead>
<tr>
<th></th>
<th>Denmark</th>
<th>Finland</th>
<th>Norway</th>
<th>Sweden</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment to account within Nordea (Book payment)</td>
<td>17:00</td>
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<td>17:00</td>
<td>17:00</td>
</tr>
<tr>
<td>Payment to account with third party</td>
<td>16:00</td>
<td>17:00</td>
<td>15:45</td>
<td>16:30</td>
</tr>
</tbody>
</table>


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

### MT103 Value date

<table>
<thead>
<tr>
<th></th>
<th>Denmark</th>
<th>Finland</th>
<th>Norway</th>
<th>Sweden</th>
</tr>
</thead>
<tbody>
<tr>
<td>To Nordea customer</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
</tr>
<tr>
<td>Without conversion</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
</tr>
<tr>
<td>With conversion between EEA CCY</td>
<td>D</td>
<td>D</td>
<td>D*</td>
<td>D</td>
</tr>
<tr>
<td>With conversion between Non-EEA CCY</td>
<td>D+1</td>
<td>D+1</td>
<td>D+1</td>
<td>D+1</td>
</tr>
<tr>
<td>3rd party payments**</td>
<td>D</td>
<td>D</td>
<td>D</td>
<td>D</td>
</tr>
</tbody>
</table>

*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

<table>
<thead>
<tr>
<th>Transaction Banking for Banks</th>
<th>Financial Institutions Group</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash Clearing Sales</strong></td>
<td><strong>Relationship Management</strong></td>
</tr>
<tr>
<td><a href="mailto:txb.banks.cash@nordea.com">txb.banks.cash@nordea.com</a></td>
<td><a href="mailto:globalbanks@nordea.com">globalbanks@nordea.com</a></td>
</tr>
</tbody>
</table>

Loro Account Management

Team Denmark +45 5547 4730  
Team Norway +47 2401 2001  
Business hours 08:00 – 16:30 CET

Team Finland +358 9 5300 7220  
Team Sweden +45 5547 4730  
Joint e-mail: loroaccounts@nordea.com

Nordea acts on payment investigation cases sent via authenticated SWIFT messages.

Nordea general information

Main Nordic Offices

**Denmark**
Nordea Danmark, Filial af Nordea Bank Abp, Finland  
Grenjordsvej 10, 2300 Copenhagen S  
Denmark  
SWIFT: NDEADKKK  
www.nordea.dk / www.nordea.com

**Finland**
Nordea Bank Abp  
Satamaradankatu 5  
00200 NORDEA, Helsinki  
Finland  
SWIFT: NDEAFIHH  
www.nordea.fi / www.nordea.com

**Norway**
Nordea Bank Abp, filial i Norge  
Essendrops gate 7  
0368 Oslo  
Norway  
SWIFT: NDEANOKK  
www.nordea.no / www.nordea.com

**Sweden**
Nordea Bank Abp, filial i Sverige  
Småländsgatan 17  
105 71 Stockholm  
Sweden  
SWIFT: NDEASESS  
www.nordea.se / www.nordea.com

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”). 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 reservations in respect of strikes, lockouts, boycotts and blockade do 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.