

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. In the foreground, there are several vertical, rounded rectangular shapes in a vibrant blue color, arranged in a pattern that resembles a bar chart or a stylized graphic element.

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)

	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	16:00	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	16:00	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

txb.banks.cash@nordea.com

Financial Institutions Group

Relationship Management

globalbanks@nordea.com

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
Grønjobsvej 10,
2300 Copenhagen S
Denmark
SWIFT: NDEADKKK
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Finland

Nordea Bank Abp
Satamaradankatu 5
00020 NORDEA, Helsinki
Finland
SWIFT: NDEAFIHH
www.nordea.fi / www.nordea.com

Norway

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Essendrops gate 7
0368 Oslo
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SWIFT: NDEANOKK
www.nordea.no / www.nordea.com

Sweden

Nordea Bank Abp, filial i Sverige
Smålandsgatan 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") 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.