

Payment Services UAE Cut Off Times for electronic transfers

This guide provides you with an easy-to-use summary of the cut-off times applying to electronic payment instructions sent via Barclays ME or the SWIFTNet Corporate Access Service.

Internal transfers

Below you will find our cut-off times for transfers between accounts held with Barclays UAE.

All times quoted are UAE time

Transaction type	Currency Code	Cut-off time	Value given
Same currency transfers	Any	NA	Same day within Barclays UAE
Cross currency transfers	Any	16:30	Same day within Barclays UAE

Note: Internal transfers initiated via SWIFTNet Access would have a cut-off time of 04:00pm

Domestic AED transfers

Below you will find our cut-off times for payments in AED routed via the UAE Central Bank Fund Transfer System. You should also consider any cut-off times for processing by the beneficiary bank and any correspondent banks. Any qualifying Instant Payments will be processed 24x7x365 via the UAE Central Bank Instant Payments Platform (IPP).

All times quoted are UAE time

Transaction type	Currency Code	Cut-off time	Value given
Same currency transfers to	AED	17:30	Same day beneficiaries within the UAE
Same currency transfers to beneficiaries outside the UAE (without field 56 or without 57A)	AED	15:00	Same day
Cross currency transfers	AED	14:00	Same day

All transactions would be appropriately value-dated for currency/bank holidays. Transactions requiring a currency conversion would be subject to availability and hence appropriately value-dated.

Payments in other currencies

Cut-off times and value dates for payment instructions in currencies other than AED are provided in the table below. These times apply where value is to be provided in the currency stated or for payments requiring a currency conversion from/to these currencies.

Times relate to the execution of your payment instruction by Barclays UAE. You should also consider any cut-off times for processing by the beneficiary bank and any correspondent banks. All transactions would be appropriately value-dated for currency/bank holidays. Transactions requiring a currency conversion would be subject to availability and hence appropriately value-dated.

Payments settled through GCC RTGS where the debit account is AED and payment is made to a participating GCC country bank in that local GCC currency, then the cut off time is 3.30pm UAE time for same day value, Monday to Thursday.

Full list of connected banks for GCC RTGS is available on the Gulf Payments Website: <https://www.gulf-payments.com/en/afaq-participants/>

All times quoted are UAE time

a) Same currency transfers that do not involve a currency conversion

Currency	Currency Code	Cut-off time	Value given
Australian Dollar	AUD	08:00	Same day
Bahraini Dinar	BHD	11:00	Same day
Canadian Dollar	CAD	16:00	Same day
Swiss Franc	CHF	11:00	Same day
Euro	EUR	16:00	Same day
United Kingdom Pound	GBP	16:00	Same day
Hong Kong Dollar	HKD	08:00	Same day
Japanese Yen	JPY	08:00	Same day

Currency	Currency Code	Cut-off time	Value given
Kuwaiti Dinar	KWD	11:00	Same day
New Zealand Dollar	NZD	08:00	Same day
Omani Rial	OMR	11:00	Same day
Qatari Riyal	QAR	11:00	Same day
Saudi Arabian Riyal	SAR	11:00	Same day
Swedish Krona	SEK	11:00	Same day
Singapore Dollar	SGD	08:00	Same day
United States Dollar	USD	16:00	Same day
South African Rand	ZAR	11:00	Same day

b) Transfers requiring a currency conversion

Currency	Currency Code	Cut-off time	Value given
Australian Dollar	AUD	08:00	Next working day
Bahraini Dinar	BHD	11:00	Next working day
Canadian Dollar	CAD	14:00	Same day
Swiss Franc	CHF	11:00	Next working day
Danish Krone	DKK	11:00	Next working day
Euro	EUR	14:00	Same day
United Kingdom Pound	GBP	14:00	Same day
Hong Kong Dollar	HKD	08:00	Next working day
Indian Rupee	INR	13:00	Next working day
Japanese Yen	JPY	08:00	Next working day
Jordanian Dinar	JOD	11:00	Next working day
Kuwaiti Dinar	KWD	11:00	Next working day
Mauritian Rupee	MUR	11:00	Next working day
Norwegian Krone	NOK	11:00	Next working day
New Zealand Dollar	NZD	08:00	Next working day
Omani Rial	OMR	11:00	Next working day
Pakistani Rupee	PKR	13:00	Next working day
Qatari Riyal	QAR	11:00	Next working day
Saudi Arabian Riyal	SAR	11:00	Next working day
Swedish Krona	SEK	11:00	Next working day
Singapore Dollar	SGD	08:00	Next working day
United States Dollar	USD	14:00	Same day
South African Rand	ZAR	11:00	Next working day

Further Assistance

For assistance with any additional queries you may have regarding payment cut-off times or availability of particular currencies, please contact your dedicated Corporate Services Team at +971(0)4 365 3030 from Monday to Saturday, 8.00to 17.00 (UAE time) or write to us at uaecorporateservices@barclays.com