

Time Rules for Payments

Valid from 01/05/2018

This document is a translation of the Swedish original. The Swedish version shall be the sole authentic version and in event of discrepancies, shall prevail.

Payment Date = The Banking Day on which the Bank performs the Payment Transaction. In the case of a Payment Transaction to an account in another bank or BankGiro/PlusGiro or via one of the BankGiro services, this is always a Banking Day. In the case of a Payment Transaction to an account in the Bank, this is all days of the week.

SEPA payment dates are dates defined by European Central Bank on which transactions may be processed. SEPA payment dates may be national holidays or other non-business days in Sweden (not including Saturdays or Sundays).

EEA currencies = SEK, EUR, BGN, CHF, CZK, DKK, GBP, HRK, HUF, NOK, PLN, RON, ISK

The Customer's approval takes place when he/she has given his/her consent to execute the Payment Transaction. For example, via Code Box, PIN Code, electronically sealing a file or signature.

** only valid for payments with exchange if the exchange involves one of listed currencies: BGN, CHF, CZK, DKK, GBP, HRK, HUF, ISD, NIK, PLN, RON, SEK.

1	2	3	Time of the Banks receipt of the payment order. After this, an approved payment transaction cannot be recalled or amended.			
Product/Payment Channel	Currency	The Customer must approve the Payment Transaction no later than:	Payment Transaction that is approved by the Customer no later than the Banking Day/Day before the day in column 3.	Payment Transaction that is approved by the Customer on the same Banking Day/Day and before the time in column 3.	Payment Transaction that is approved by the Customer on the same Banking Day/Day but after the time in column 3. NOTE! Payment Date will be the next Banking Day.	Payment Transaction reaches the Beneficiary's bank/the Bank's correspondent bank no later than:
Hembanken						
BankGiro transfer	SEK	10 am on the Payment Date	Midnight on the Payment Date	Directly after the Customer's approval	Midnight on the Next Banking Day	The Banking Day after the Payment Date
PlusGiro transfer	SEK	10 am on the Payment Date	Midnight on the Payment Date	Directly after the Customer's approval	Midnight on the Next Banking Day	The Banking Day after the Payment Date
Account transfer within DB SE	SEK, EUR (without exchange)	24 h per day	Midnight on the Payment Date	Directly after the Customer's approval	Not possible	The Payment Date
Account transfer to another bank	SEK	1:30 pm on the Payment Date	Midnight on the Payment Date	Directly after the Customer's approval	Midnight on the Next Banking Day	The Banking Day after the Payment Date
Salaries	SEK	1 pm on the Banking Day before the Payment Date	Midnight on the Banking Day before the Payment Date (out)	Directly after the Customer's approval	Midnight on the Next Banking Day	The Banking Day after the Payment Date
Foreign Payment Normal Payment	SEK	5:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Banking Day after the Payment Date
Foreign Payment Normal Payment	EUR **	2:00 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date

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Hembanken, cont.						
Foreign Payment Normal Payment	EUR **	After 2:00 pm but before 4:30 pm the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Banking Day after the Payment Date
Foreign Payment Normal Payment	Other currencies	5:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	Two Banking Days after the Payment Date
Foreign Payment Express Payment	SEK, EUR, DKK, NOK, USD, GBP	3:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payment Express Payment	BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON	11:00 am on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payment Express Payment	Other currencies	3:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Banking Day after the Payment Date
Foreign Payments within Danske Bank (with/without exchange)	EEA currencies	5:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payments within Danske Bank (with/without exchange)	Other currencies	5:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	Two Banking Days after the Payment Date
Foreign Payment Foreign Cheque	All currencies	1:45 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	Cannot be given. Depends on the postal service.
Foreign Payments to Own account within Danske Bank*	All currencies	6:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payments to Own account within Danske Bank in Baltics and Russia (without exchange)	All currencies	3:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date

* Except Baltics and Russia

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Hembanken, cont.						
Foreign Payments to Own account within Danske Bank in Baltics and Russia (with exchange)	All currencies	3:30 pm Two Banking Days before the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Telebank						
Account transfer within DB SE	SEK	24 h per day	Not possible	Directly after the Customer's approval	Not possible	The Payment Date
Account transfer to another bank		2 pm on the Payment Date	Not possible	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Swish						
Payment to mobile phone number associated to account within DB SE or another bank	SEK	24 h per day	Not possible	Directly after the Customer's approval	Not possible	Immediately. On payments directly adjacent to day shift, the payment may be moved to directly after shift to new day.
Via Customer Service by telephone						
BankGiro transfer		Not possible	Not possible	Not possible	Not possible	Not possible
PlusGiro transfer		Not possible	Not possible	Not possible	Not possible	Not possible
Account transfer within DB SE		As per Customer Service's opening hours	Not possible	Directly after the Customer's approval		The Payment Date
Account transfer to another bank		2 pm on the Payment Date	Not possible	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Salaries		2 pm on the Banking Day before the Payment Date	Not possible	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date

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Business Online						
BankGiro transfer	SEK	10 am on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Banking Day after the Payment Date
PlusGiro transfer	SEK	10 am on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Banking Day after the Payment Date
Account transfer within DB SE (without exchange)	All currencies	6:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Account transfer within DB SE local account (without exchange)	All currencies	3:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Account transfer within DB SE local account (with exchange)	All currencies	3:30 pm Two Banking Days before the Payment Date	00:01 am Two Banking Days before the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Account transfer to another bank without notification	SEK	1:45 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Account transfer to another bank, with notification	SEK	12:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Salaries	SEK	12:30 pm on the Banking Day before the Payment Date	00:01 am on the Banking Day before the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payment Normal Payment	SEK	5:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Banking Day after the Payment Date
Foreign Payment Normal Payment	EUR **	2:00 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payment Normal Payment	EUR **	After 2:00 pm but before 5:30 pm on the Payment Date	2:01 pm on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Banking Day after the Payment Date

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Business Online, cont.						
Foreign Payment Normal Payment	Other currencies	5:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	Two Banking Days after the Payment Date
Foreign Payment Express Payment	SEK, EUR, DKK, NOK, USD, GBP	3:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payment Express Payment	BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON	11:00 am on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payment Express Payment	Other currencies	3:30 pm on the Banking Day before the Payment Date	00:01 am on the Banking Day before the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Banking Day after the Payment Date
Foreign Payments within Danske Bank (with/without exchange)	EEA currencies	5:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payments within Danske Bank (with/without exchange)	Other currencies	5:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	Two Banking Days after the Payment Date
Foreign Payment Group Payment within Danske Bank*	All currencies	6:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payment Group Payment within Danske Bank in Baltics and Russia (without exchange)	All currencies	3:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payment Group Payment within Danske Bank in Baltics and Russia (with exchange)	All currencies	3:30 pm two Banking Days before the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payment Group Payment to another bank (with/without exchange)	SEK, EUR, DKK, NOK, GBP, USD	3:30 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date

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Business Online, cont.						
Foreign Payment Group Payment to another bank (with/without exchange)	BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON	11:00 am on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payment Group Payment to another bank (with/without exchange)	Other currencies	3:30 pm Two Banking Days before the Payment Date	00:01 am Two Banking Days before the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payment Foreign Cheque	All currencies	1:45 pm on the Payment Date	00:01 am on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	Cannot be given. Depends on the postal service.
Foreign LB (Supplier Payment)	SEK	11:55 am on the Payment Date	9 am on the Payment Date	Directly after the Customer's approval	9 am on the Next Banking Day	The Banking Day after the Payment Date
Foreign LB (Supplier Payment)	EUR **	11:55 am on the Payment Date	9 am on the Payment Date	Directly after the Customer's approval	9 am on the Next Banking Day	The Payment Date
Foreign LB (Supplier Payment) Payments within Danske Bank (with/without exchange)	EEA currencies	11:55 am on the Payment Date	9 am on the Payment Date	Directly after the Customer's approval	9 am on the Next Banking Day	The Payment Date
Foreign LB (Supplier Payment)	Other currencies	11:55 am on the Payment Date	9 am on the Payment Date	Directly after the Customer's approval	9 am on the Next Banking Day	Two Banking Days after the Payment Date
Collection Service SEPA DD CORE, On-off collection order	EUR	12 am One Banking Day and five days (SEPA Payment dates) before Payment Date	12 am One Banking Day before Payment Date	12 am One Banking Day before Payment Date	Collection order rejected	SEPA Payment Date. If this date is on a holiday, the transaction will be carried out the next Banking Day.

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Business Online, cont.						
Collection Service SEPA DD CORE, recurrent collection order	EUR	12 am One Banking Day and two days (SEPA Payment dates) before Payment Date	12 am One Banking Day before Payment Date	12 am One Banking Day before Payment Date	Collection order rejected	SEPA Payment Date. If this date is on a holiday, the transaction will be carried out the next Banking Day.
Collection Service SEPA DD B2B, On-off collection order	EUR	12 am One Banking Day and on day (SEPA Payment dates) before Payment Date	12 am One Banking Day before Payment Date	12 am One Banking Day before Payment Date	Collection order rejected	SEPA Payment Date. If this date is on a holiday, the transaction will be carried out the next Banking Day.
Collection Service SEPA DD B2B, recurrent collection order	EUR	12 am One Banking Day and on day (SEPA Payment dates) before Payment Date	12 am One Banking Day before Payment Date	12 am One Banking Day before Payment Date	Collection order rejected	SEPA Payment Date. If this date is on a holiday, the transaction will be carried out the next Banking Day.
Collection Service SEPA DD CORE/ B2B return of a collection order	EUR	12 am One Banking Day before Payment Date	–	–	–	–
BankGiro file via Business Online						
Autogiro (beneficiary)	SEK	6:30 pm on the Banking Day before the Payment Date	6:30 pm on the Banking Day before the Payment Date	6:30 pm on the Banking Day before the Payment Date	6:30 pm on the Next Banking Day	The Payment Date
Supplier Payments (Leverantörsbetalningar LB), not salary deposits and not Payment Transactions to PlusGiro accounts	SEK	6:30 pm on the Banking Day before the Payment Date	6:30 pm on the Banking Day before the Payment Date	6:30 pm on the Banking Day before the Payment Date	6:30 pm on the Next Banking Day	The Banking Day after the Payment Date
Supplier Payments LB PlusGiro Payments	SEK	6:30 pm on the Banking Day before the Payment Date	6:30 pm on the Banking Day before the Payment Date	6:30 pm on the Banking Day before the Payment Date	6:30 pm on the Next Banking Day	The Payment Date
Supplier Payments LB Salary Deposit	SEK	6:30 pm Two Banking Days before the Payment Date	6:30 pm Two Banking Days before the Payment Date	6:30 pm Two Banking Days before the Payment Date	6:30 pm on the Next Banking Day	The Banking Day after the Payment Date

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BankGiro file via Business Online, cont.						
BankGiro salaries (Bankgirolön)	SEK	6:30 pm Two Banking Days before the Payment Date	6:30 pm Two Banking Days before the Payment Date	6:30 pm Two Banking Days before the Payment Date	6:30 pm on the Next Banking Day	The Banking Day after the Payment Date
Foreign LB (Supplier Payment)	SEK	11:55 am on the Payment Date	9 am on the Payment Date	Directly after the Customer's approval	9 am on the Next Banking Day	The Banking Day after the Payment Date
Foreign LB (Supplier Payment)	EUR **	11:55 am on the Payment Date	9 am on the Payment Date	Directly after the Customer's approval	9 am on the Next Banking Day	The Payment Date
Foreign LB (Supplier Payment) Payments within Danske Bank (with/without exchange)	EEA currencies	11:55 am on the Payment Date	9 am on the Payment Date	Directly after the Customer's approval	9 am on the Next Banking Day	The Payment Date
Foreign LB (Supplier Payment)	Other currencies	11:55 am on the Payment Date	9 am on the Payment Date	Directly after the Customer's approval	9 am on the Next Banking Day	Two Banking Days after the Payment Date
BankGiro file direct to BankGiro						
Autogiro (beneficiary)	SEK	7 pm on the Banking Day before the Payment Date	7 pm on the Banking Day before the Payment Date	7 pm on the Banking Day before the Payment Date	7 pm on the Next Banking Day	The Payment Date
Supplier Payments (Leverantörsbetalningar LB), not salary deposits and not Payment Transactions to PlusGiro accounts	SEK	7 pm on the Banking Day before the Payment Date	7 pm on the Banking Day before the Payment Date	7 pm on the Banking Day before the Payment Date	7 pm on the Next Banking Day	The Payment Date
Supplier Payments LB PlusGiro Payments	SEK	7 pm on the Banking Day before the Payment Date	7 pm on the Banking Day before the Payment Date	7 pm on the Banking Day before the Payment Date	7 pm on the Next Banking Day	The Payment Date
Supplier Payments LB Salary Deposit	SEK	7 pm Two Banking Days before the Payment Date	7 pm Two Banking Days before the Payment Date	7 pm Two Banking Days before the Payment Date	7 pm on the Next Banking Day	The Payment Date
BankGiro salaries (Bankgirolön)	SEK	7 pm Two Banking Days before the Payment Date	7 pm Two Banking Days before the Payment Date	7 pm Two Banking Days before the Payment Date	7 pm on the Next Banking Day	The Banking Day after the Payment Date

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BankGiro file direct to BankGiro, cont.						
Foreign LB (Supplier Payment)	SEK	7 pm on the Banking Day before the Payment Date	7 pm on the Banking Day before the Payment Date	7 pm on the Banking Day before the Payment Date	7 pm on the Next Banking Day	The Banking Day after the Payment Date
Foreign LB (Supplier Payment)	EUR **	7 pm on the Banking Day before the Payment Date	7 pm on the Banking Day before the Payment Date	7 pm on the Banking Day before the Payment Date	7 pm on the Next Banking Day	The Payment Date
Foreign LB (Supplier Payment) Payments within Danske Bank (with/without exchange)	EEA currencies	7 pm on the Banking Day before the Payment Date	7 pm on the Banking Day before the Payment Date	7 pm on the Banking Day before the Payment Date	7 pm on the Next Banking Day	The Payment Date
Foreign LB (Supplier Payment)	Other currencies	7 pm on the Banking Day before the Payment Date	7 pm on the Banking Day before the Payment Date	7 pm on the Banking Day before the Payment Date	7 pm on the Next Banking Day	Two Banking Days after the Payment Date
Via bank branches						
BankGiro transfer		As per the branch's opening hours	Not possible	Directly after the Customer's approval	Not possible	Three Banking Days after the Payment Date
PlusGiro transfer		As per the branch's opening hours	Not possible	Directly after the Customer's approval	Not possible	Three Banking Days after the Payment Date
Account transfer within DB SE		As per the branch's opening hours	Not possible	Directly after the Customer's approval	Not possible	The Payment Date
Account transfer within DB SE		2 pm on the Payment Date	Not possible	Directly after the Customer's approval	Not possible	The Payment Date
Salaries		2 pm on the Banking Day before the Payment Date	Not possible	Directly after the Customer's approval	Not possible	The Payment Date
Foreign Payment Normal Payment	SEK	As per the branch's opening hours, however no later than 2:30 pm on the Payment Date	Not possible	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Banking Day after the Payment Date

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Via bank branches, cont.						
Foreign Payment Normal Payment	EUR **	2:00 pm on the Payment Date	Not possible	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payment Normal Payment	EUR **	After 2:00 pm but before 5:30 pm on the Payment Date	2:01 pm on the Payment Date	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Banking Day after the Payment Date
Foreign Payment Normal Payment	Other currencies	As per the branch's opening hours, however no later than 2:30 pm on the Payment Date	Not possible	Directly after the Customer's approval	00:01 am on the Next Banking Day	Two Banking Days after the Payment Date
Foreign Payment Express Payment	SEK, EUR, DKK, NOK, GBP, USD	As per the branch's opening hours, however no later than 2:30 pm on the Payment Date	Not possible	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Payment Date
Foreign Payment Express Payment	Other currencies	As per the branch's opening hours, however no later than 2:30 pm on the Payment Date	Not possible	Directly after the Customer's approval	00:01 am on the Next Banking Day	The Banking Day after the Payment Date
OTHER* The latest time for the products below means that the envelope with the approved Payment Order has been received by the Bank.						
Company Giro (can no longer be ordered)	SEK	10 am on the Banking Day before the Payment Date	10 am on the Banking Day before the Payment Date	10 am on the Banking Day before the Payment Date	Next Banking Day	Two Banking Days after the Payment Date
Stop coming Payment Transactions (direct debit) via Autogiro	SEK	2:30 pm on the Banking Day before the Payment Date	–	–	–	–
Private Giro	SEK	10 am Two Banking Days before the Payment Date	10 am Two Banking Days before the Payment Date	10 am Two Banking Days before the Payment Date	Next Banking Day	Two Banking Days after the Payment Date

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OTHER, cont.						
Danske Bank salary service	SEK	3:45 pm Three Banking Days before the Payment Date	00:01 am Two Banking Days before the Payment Date	00:01 am Two Banking Days before the Payment Date	00:01 am on the Next Banking Day	The Payment Date