

Processing Hours – Cash Services

Product	Sub Product	Day of Transaction Request	Processing Hours Infinity	Processing Hours API	Remarks
Local Payments	TransfertoUOB Account (in like currency)	Mon - Sun & PH	24/7	24/7	All transactions sent outside processing hours will be processed only at the next available processing day.
	TransfertoUOB Account (in unlike currencies)	Mon - Fri	10.00 am- 3.00 pm	N.A.	
		Sat, Sun & PH	N.A.	N.A.	
	Transfer to Other Bank - GIRO	Mon - Sat Sun & PH	9.30 am - 6.00 pm N.A.	N.A.	
Transfer to Other Bank - FAST	Mon - Sun & PH	24/7	24/7	N.A.	
	Bill Payment	Mon - Sat Sun & PH	9.30 am - 9.30 pm N.A.		N.A.
Cashier Order/ Bank Draft	Cashier Order	Mon - Fri	9.30am- 12.00 pm	Applications received on a) Mon - Fri by 12 noon will be ready for collection on the same day at the requested branch from 2pm to branch closing time. b) Mon - Thurs after 12 noon will be ready for collection on the next business day at the requested branch from 2pm to branch closing time. c) Fri after 12 noon or on Saturdays, Sundays and Public Holidays will be ready for collection on the next business day at the requested branch from 2pm to branch closing time.	
		Sat, Sun & PH	N.A.		
	Demand Draft	Mon - Fri	9.30am- 12.00 pm		
		Sat, Sun & PH	N.A.		
Remittance	Telegraphic Transfer & MEPS	Mon - Fri	9.30 am - 4.00 pm	Please refer to the next page for specific currency processing and value dates.	
		Sat, Sun & PH	N.A.		
Cheque Services	Stop Cheque Request	Mon - Sat	9.30 am - 9.30 pm	All transactions sent outside processing hours will be processed only at the next available processing day.	
		Sun & PH	N.A.		
	Cheque Book Request	Mon - Sat	9.30 am - 9.30 pm		
		Sun & PH	N.A.		




Term Deposit	Term Deposit Placement	Mon - Fri Sat, Sun & PH	9.30 am - 7.00 pm N.A.	All pending placement requests will be voided if the transaction is not sent to the bank by the cut-off time.
Stop/Cancel Post-Dated Items	All Products	Before Value Date		
Terminate Recurring Items	All Products	Before Value Date		



Processing and Value Dates for Telegraphic Transfer (TT) payments received before Cut-off time (4.00pm)

Processing Date - The day when UOB debits the applicant's account and sends the payment instruction to our correspondent bank.

Value Date - The day when our correspondent bank executes our payment instruction.

 Value Date does not necessarily determine the day the beneficiary will receive the funds as UOB has no control over when the beneficiary banks will credit the account.

TT Payment Currency	Processing Date	Value Date
CAD, EUR, GBP, KRW, MYR, TWD, SGD, USD and VND	(e.g. 01 Aug)	Same day as Processing Date (e.g. 01 Aug)
AUD, BND, CHF, CNH, DKK, HKD, JPY, NOK, NZD and SEK	(e.g. 01 Aug)	1 Business Day after Processing Date (e.g. 02 Aug)
AED, BDT, INR, LKR, MXN, PHP, PKR and THB	(e.g. 01 Aug)	2 Business Days after Processing Date (e.g. 03 Aug)

Cut-off Times – Bulk Services

Payment Type	Cut-off Date	Cut-Off Date falls on	Cut-off Time Infinity	Cut-off Time H2H Channels	Remarks
GIRO Payment, Payroll, Collection - Normal (accounts with UOB and other banks)	1 business day before Value Date	Mon - Fri	6.00 pm	6.50 pm	For GIRO Normal, Value Date cannot fall on Saturday, Sunday or Public Holiday. For GIRO Express Service, Value Date cannot fall on Sunday and Public Holiday.
GIRO Payment, Payroll, Collection - Express (accounts with UOB only)	Value Date	Mon - Fri	11.30 am	12.30 pm	Example: For Payroll to be available for withdrawal by employees on 15 Jan 2016, the Value Date would be 14 Jan 2016. Banks will credit the payees' accounts towards end-of-day on 14 Jan 2016. For Collections, Value Date is the date when the payer accounts are debited.
		Sat	6.00 am	6.00 am	
FAST Payment, Payroll, Collection	24/7 (including non-business days)			24/7 (including non-business days)	
Cashier's Order & Cheques	Value Date	Mon - Fri	9.00 am	9.00am	Value Date is when the bulk Cashier's Orders or Cheques are printed.
		Sat, Sun & PH	N.A.	N.A	Value Date cannot fall on Saturday, Sunday or Public Holiday.
Telegraphic Transfer & MEPS	Value Date	Sat, Sun & PH	N.A.	N.A	Value Date is the day the transaction is processed and your account debited. Value Date cannot fall on Saturday, Sunday or Public Holiday. All transactions sent outside processing hours will be processed only at the next available processing day.

Notes:

Cut-off Date – the latest day the bulk file must be submitted to the bank.