



CUT-OFF TIMES

A payment order is considered to have been issued when the payer's bank has received it in a bank branch or through the Electronic Service Channel in a manner approved by the bank. A payment order may not be issued as a customer message in the Electronic Service Channel.

The determination of the commencement date is given in the table below. The information is also available at the bank's branches.

The commencement date of an order accepted on a business day by the cut-off deadline for a payment order/delivery of payment data stated in the table is the current business day and the commencement date of an order accepted after the deadline is the following business day.

The commencement date of an order accepted on a non-business day is the following business day in case the payment goes to a financial institution outside of OP Financial Group or the payment is denominated in a currency other than the euro.

In credit transfers to a Visa credit account, business days, contrary to the general terms and conditions, are weekdays from Monday to Friday excluding Finnish religious holidays, Independence Day, First of May, Christmas Eve and Midsummer Eve as well as any day that is not considered a business day.

Service	Cut-off times
OP eServices, bill payment ATM, and OP Telephone Service	
OP Financial Group's internal, real-time credit transfer	12.00 midnight
SEPA credit transfers with same day value to other banks	2.00 pm
SEPA credit transfers	9.00 pm
Credit transfer to Visa credit accounts	5.00 pm
International payments	4.50 pm (12.00 noon)
Service at branches, according to opening hours by each branch, but no later than	
SEPA credit transfers	7.30 pm
International payments	4.00 pm (11.50 am)
Real-time urgent transfer	4.00 pm (1.30 pm)
Corporate banking connection (Web Services) channel and OP eServices for small corporate and institutional customers data transfer channel	
SEPA credit transfers with same day value to other banks	2.00 pm
SEPA credit transfers and recurring payments (C2B)	6.00 pm
Outgoing cross-border payments	5.00 pm (12.00 noon)
OP Finance Company Services, factoring invoices	1.00 pm
Real-time urgent payment	4.30 pm (1.30 pm)
Urgent payment in file format	3.30 pm (12.30 pm)
Cash management service	
OP Financial Group's internal, real-time credit transfer	12.00 midnight
SEPA credit transfers with same day value to other banks	2.00 pm
SEPA credit transfers	8.50 pm
International payments	4.50 pm (11.50 pm)
Real-time urgent transfer	3.45 pm (1.15 pm)

The cut-off times within the parentheses in the table above shall apply on Maundy Thursday, New Year's Eve or on other days with exceptional business hours separately announced.