

Qatar Corporate Payments Cut-off Times

Item	Manual		E-channel	
	Time	Value Date	Time	Value Date
QAR PAYMENT				
Within HSBC Qatar	12:30 pm	Same day	1:30 pm	Same day
Local Banks outside HSBC Qatar	11:00 am	Same day	12:00 pm	Same day
USD, GBP, EUR				
Within HSBC Qatar	1:00 pm*	Same day	1:15 pm*	Same day
Outside HSBC Qatar	1:00 pm*	2 International Working Days	1:00 pm*	Same day
Other Currency				
Outside HSBC Qatar	1:00 pm	2 International Working Days	1:15 pm	2 International Working Days
Bulk Payments				
Within HSBC Qatar	12:00 pm	24 hrs	2:00 pm	Same day
Local Banks outside HSBC Qatar	12:00 pm	48 hrs	2:00 pm	Next Working Day
Wage Protection System (WPS) – Salary Payments				
Within HSBC Qatar	N/A	N/A	2:00 pm	Next Working Day
Local Banks outside HSBC Qatar	N/A	N/A	2:00 pm	Next Working Day

*except Sundays, when time is 11:00AM for all types and same day value is not available.

Instructions received within the cut-off times will be processed same day with value date as indicated above.

Instructions received after the cut-off times will be processed on the following working day with indicated value dates.

Notes on Value Dating

1. The Bank reserves the right to spot value any Foreign Exchange transaction.
2. Same day value is at the the sole discretion of the Bank, and may carry surcharges.
3. The bank assumes no liability or responsibility for loss or damage arising out of failure to deliver on the same day value request.
4. Same Day Valuing is only possible for the currencies mentioned in the above Value Date columns, or above mentioned value dates.

Cut Off Times for other Applications/Instruments

Application/Instrument	Currency	Manual	E-Channel	Delivery
HSBCnet File Upload Signature Authorisation	All available currencies	N/A	10:30 am	HSBCnet File released on same day. Individual payments to follow cut-off times mentioned above.
Demand Draft	All available currencies	1:00 pm	1:00 pm	Processed and despatched following day. Exceptions can be requested at a surcharge of QAR20.
Cashier's Order	QAR	1:00 pm	1:00 pm	Processed and despatched following day. Exceptions can be requested at a surcharge of QAR20.

HSBCnet Cheque Outsourcing Service Cut-off Time

	Currency	Manual	E- Channel	Delivery
Cheques, Cashier Orders	QAR	N/A	2:00 pm	Available for pick-up next day

