

Electronic File Transmission Cut -off times

Transmission of material

	Material to be delivered by
Domestic payments to Danske Bank ¹⁾	6.30 p.m.
Domestic payments to other banks ²⁾	3.00 p.m.
Salaries and pensions to other banks ³⁾	6.30 p.m.
Domestic express payments	4.15 p.m.
Foreign payments	6.30 p.m.

1. Payments in Finland (incl. salaries and pensions) to Danske Bank. The coverage corresponding to the total amount of the salaries shall be deposited in the debit account 1 banking day prior to payment date, at the latest. Standard transfer with reference and standard transfer without reference and tax payment
2. Payments in Finland to other banks /SEPA transfers in EU/EEA-area with same value day. Standard transfer with reference and standard transfer without reference and tax payment
3. Salaries and pensions- the coverage corresponding to the total amount of the salaries shall be deposited in the debit account 1 banking day prior to payment date, at the latest

Payment material the due date can be stated 365 days in advance.

Retrieval of material

	Material ready at banking days	Holding times of unretrieved materials
Domestic payments specification by account statement	6.00 a.m.	12 months
list of payments	8.00 p.m.	20 banking days
Reference transfer list	6.00 a.m.	12 months *)
Account statement	6.00 a.m.	12 months *)
Balance inquiry	24/7	no holding
Transaction inquiry	24/7	no holding
SWIFT account statements (account statements from foreign banks may arrive later)	7.00 a.m.	20 banking days
Foreign exchange rates	24/7	25 banking days

- 45 days in electronic format