

Payment Cut Off Timings

Type of Payment	Channel	Cut off Timings	Turn around time to execute the instruction
Funds transfer (Within SBIUK)	Branch	4:30pm	Within 1 working day*
	Online/Mobile App	24x7	Instant
Faster Payment	Branch	4:30pm	Within 1 working day*
	Online/Mobile App	24x7	Instant
CHAPS Out	Branch	3:00pm	Same working day
BACS	Branch	3:00pm	Within 1 working day
Rupee Remittance (Transfer to SBI India)	Branch	4:30pm	Within 1 working day*
	Online/Mobile App	24x7	Instant
Rupee Remittance (Transfer to non SBI India)	Branch	4:30pm	Within 2 working days*
	Online/Mobile App	24x7	Within 2 working days*
International Payments In (Swift Payments)	External	GBP	3:00pm
		EUR	12:00pm
		USD	4:00pm
International Payments Out (Swift Payments)	Branch	GBP	3:00pm
		EUR	12:00pm
		USD	4:00pm
GBP Banker's Cheque Issuance	Branch	4:30pm	Same working day
GBP Banker's Cheque acceptance for clearing	Branch	12:00pm	Same working day if received within cut off or next working day if received post cut off****
Stopping GBP Banker's Cheque	Branch	12:00pm**	Same working day
Standing Order (Set Up)	Branch	4:00pm	Within 1 working day*
Cash Deposit/Withdrawal	Branch	4:30pm	Instant

Notes

- *Working days mean Monday to Friday except public holidays.
- **Your request to stop a cheque must be reviewed by your local branch before 12 noon on a working day in order to be processed on that day
- Please note that some branches may close earlier to the cut-off and hence, please visit our website for branch opening hours
- Please make sure there's enough money in your account to cover any payments
- If we receive a payment instruction after the specified cut-off time, then it becomes a payment that's received on the next working day.
- All payments go through our standard security checks after they're authorised. Please allow extra 2 hours for the checks to be completed
- In some cases, payments may be held up to 2 working days for further security checks.
- All future dated payments/Standing orders which fall on weekend or UK holiday will be processed on next UK working day
- Cheque deposited at branches will be further sent for clearing as per the industry norms which is usually 6 working days.