



Deutsche Bank AG
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Thailand Cut-off time and Value date in local time, 24-hour format.

Description of Service	Cut-Off time for Payments (same day processing)	Applicable Value Day
Outgoing Domestic Payments (THB)		
a) THB High-Value Transfer (BAHTNET)*	12:00	Same Day Value*
b) THB Low-Value Transfer (SMART – Credit Next Day)*	2 business days prior to value date before 12:00	Deutsche Bank will debit funds from remitter's account 1 business days prior to value date. Beneficiary will receive good funds on value date.
c) THB Low-Value Transfer (SMART – Credit Same Day)*	9:30	Same Day Value
d) THB Instant Transfer (PromptPay)	20:00	Same Day Value
e) Bank Cheque (db-Cheque) <ul style="list-style-type: none"> • Urgent cheque for e.g. Customs Department, Revenue Department • Bulk Cheque Payment 	2 hours prior to cheque pick-up time 2 business days prior to value date before 15:30	Cheque will be ready for pick up at Deutsche Bank's counter on value date before 15:30 The cheques will be ready for pick up on Cheque date
f) Online tax payment <ul style="list-style-type: none"> • To the Revenue Department • To the Customs Department • To the Social Security Office 	17:00 17:00 20:00	Same Day Value (Instructions must reach Deutsche Bank within 17:00 same day as the filing on RD website) Same Day Value Same Day Value



Description of Service	Cut-Off time for Payments (same day processing)	Applicable Value Day
g) House Transfer (within DB Bangkok)	15:30	Same Day Value
Outgoing Cross-border Remittance TT and Foreign Currency Draft:		
<ul style="list-style-type: none"> • USD, EUR, GBP Cross-border Remittance 	12:00	Same Day Value
<ul style="list-style-type: none"> • JPY, AUD, HKD, SGD, NOK, IDR and CNH (Cross-border Remittance) 	1 business day prior to value date before 15:00	Value date
<ul style="list-style-type: none"> • Other Currencies Remittance 	12:00	Same Day Value
Cheque Deposit for Clearing (Due cheque)		
<ul style="list-style-type: none"> • THB City Cheque 	14:00	Same Day Value (1 day uncleared fund)
<ul style="list-style-type: none"> • THB Upcountry Cheque 	11:00	On the day that cleared fund is received from Deutsche Bank's partner bank.
<ul style="list-style-type: none"> • THB In-House Cheque 	15:30	Same Day Value
<ul style="list-style-type: none"> • Foreign Currency cheque 	15:30	On the day that cleared fund is received from Deutsche Bank's correspondent bank.

***Please Note:**

1. Cut-off time is the latest time that Deutsche Bank requires to receive the instructions from clients in order to effect payment on the requested date. However, Deutsche Bank cannot guarantee the good value at the client's receiving bank as it will depend on receiving bank's time zone as well as the receiving bank's internal cut-off time.
2. Outward remittance is subject to local foreign exchange regulations. All underlying documents must be submitted before value date.
3. For BAHTNET and SMART payment, the beneficiary bank may consider the account number of beneficiary appeared on the Application as most significant and transfer funds to such account number without having to verify the name of beneficiary.
4. For BAHTNET payment, the remitters are requested to notify Deutsche Bank 1 business day in advance for transfer amount exceeding THB100 million.