

# M3 Payments Settlements Schedule

M3 Payments must have received cleared funds before the following cut off times in order for the payments to be processed in that particular run.

**All times listed are in London time**

M3 Payments	Cut Off
1	9:30
2	11:45
3	14:00
4	16:30

We will start releasing payments within an hour of the cut off; delivery of payment is dependent on the currency and banking.

## M3 Payments Cut Off Times

The following currencies can be sent for same day value, as long as we have received the sold currency prior to the listed cut-off time. If you are sending us currencies other than USD, EUR, GBP or CAD, delivery will be next day (*All times London time*)

Currency	M3 Payments Cut-off Time
GBP, EUR, CAD	14:00
USD	16:30

\* Please note: You must have settled the conversion and M3 Payments must have cleared funds by the cut-off times stated above for the payments to be made on time.

All cut-offs below are for Priority (SWIFT) payment delivery the following day. (all times London time)

Currency	Cut Off Time
AUD	14:00
BGN	14:00
CHF	16:30
CZK	16:30
DKK	16:30
HKD	14:00
HRK	14:00
HUF	16:30

Currency	Cut Off Time
JMD	14:00
JPY	14:00
KES	14:00
MXN	16:30
NOK	16:30
NZD	14:00
PLN	16:30
RON	14:00
SEK	16:30
SGD	14:00
TRY	16:30
UGX	14:00
ZAR	16:30

All cut-offs below are for Priority (SWIFT) Payment delivery within two business days (all times London time)

Currency	Cut Off Time
AED	14:00
BHD	16:30
CNY	16:30
ILS	14:00
KWD	14:00
OMR	14:00
QAR	14:00
SAR	14:00
THB	16:30

## Public Holiday Calendar

The following 2017 Public Holidays will delay payments by 1 working day.

Date	Day	Holiday Name
2 January	Monday	New Years Day (substitute day)

Date	Day	Holiday Name
14 April	Friday	Good Friday
17 April	Monday	Easter Monday
1 May	Monday	Early May Bank Holiday
29 May	Monday	Spring Bank Holiday
28 August	Monday	Summer Bank Holiday
25 December	Monday	Christmas Day
26 December	Tuesday	Boxing Day