

# Currency Guide

## for making international payments



Royal Bank  
of Scotland

| Currency Name                            | Currency Code | Value date <sup>1</sup> | Bankline cut-off time <sup>2</sup> |
|--|---------------|-------------------------|------------------------------------|
| Australian dollar                        | AUD           | D+1                     | 16:00                              |
| Bahraini dinar                           | BHD           | D+2/D+3                 | 16:00                              |
| Barbados dollar                          | BBD           | D+2                     | 16:00                              |
| Bermudian dollar                         | BMD           | D+2                     | 16:00                              |
| Brazilian real                           | BRL           | D+2                     | 16:00                              |
| Bulgarian lev                            | BGN           | D+2                     | 16:00                              |
| Canadian dollar                          | CAD           | D+1                     | 16:00                              |
| Chinese renminbi                         | CNY           | D+1                     | 16:00                              |
| Czech koruna                             | CZK           | D+1                     | 16:00                              |
| Danish krone                             | DKK           | D+0                     | 10:30                              |
| Egyptian pound                           | EGP           | D+2/D+3                 | 16:00                              |
| Euro (to euro territories <sup>3</sup> ) | EUR           | D+0                     | 15:00                              |
| Euro (to non-euro territories)           | EUR           | D+1                     | 15:00                              |
| Hong Kong dollar                         | HKD           | D+1                     | 16:00                              |
| Hungarian forint                         | HUF           | D+1                     | 16:00                              |
| Iceland krona                            | ISK           | D+2                     | 16:00                              |
| Indian rupee                             | INR           | D+2                     | 16:00                              |
| Israeli new shekel                       | ILS           | D+2/D+3                 | 10:30                              |
| Japanese yen                             | JPY           | D+1                     | 16:30                              |
| Jordanian dinar                          | JOD           | D+2/D+3                 | 16:00                              |
| Kenyan shilling                          | KES           | D+2                     | 16:00                              |
| Kuwaiti dinar                            | KWD           | D+2/D+3                 | 16:00                              |
| Malaysian ringgit                        | MYR           | D+2                     | 16:00                              |
| Mauritius rupee                          | MUR           | D+2                     | 16:00                              |
| Mexican peso                             | MXN           | D+1                     | 10:30                              |
| Moroccan dirham                          | MAD           | D+2                     | 16:00                              |
| New Zealand dollar                       | NZD           | D+1                     | 16:00                              |
| Norwegian krone                          | NOK           | D+1                     | 10:30                              |
| Omani rial                               | OMR           | D+2/D+3                 | 16:00                              |
| Pakistan rupee                           | PKR           | D+2                     | 16:00                              |
| Philippine peso                          | PHP           | D+2                     | 16:00                              |
| Polish zloty                             | PLN           | D+1                     | 16:00                              |
| Pound sterling                           | GBP           | D+0                     | 18:15                              |
| Qatari riyal                             | QAR           | D+2/D+3                 | 16:00                              |
| Romanian leu                             | RON           | D+2                     | 16:00                              |
| Saudi riyal                              | SAR           | D+2/D+3                 | 16:00                              |
| Singapore dollar                         | SGD           | D+1                     | 16:00                              |
| South African rand                       | ZAR           | D+0                     | 10:30                              |
| South Korean won                         | KRW           | D+2                     | 16:00                              |
| Sri Lanka rupee                          | LKR           | D+2                     | 16:00                              |
| Swedish krona                            | SEK           | D+1                     | 10:30                              |
| Swiss franc                              | CHF           | D+0                     | 10:30                              |
| New Taiwan dollar                        | TWD           | D+2                     | 16:00                              |
| Thai baht                                | THB           | D+2                     | 16:00                              |
| Tunisian dinar                           | TND           | D+2                     | 16:00                              |
| Turkish lira                             | TRY           | D+1                     | 10:30                              |
| United Arab Emirates dirham              | AED           | D+2                     | 16:00                              |
| United States dollar                     | USD           | D+0                     | 16:00                              |

### Notes

<sup>1</sup>**Value Date** – Timescale guidelines for when the beneficiary should receive value – D+0 is same day, D+1 is next day, D+2 is two days. Payments can be delayed for various reasons. These times are based on a best-endeavours basis for a payment with no errors, or recipient currency non-settlement days.

<sup>2</sup>**Bankline cut off time** – Time by which payments must be submitted on Bankline to receive stated value date.

<sup>3</sup>**Euro Territories** – Andorra, Austria, Belgium, Croatia, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Kosovo, Latvia, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Portugal, San Marino, Slovakia, Slovenia, Spain, Vatican City.

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