

**Information on cut off time**  
for presenting to the Bank of payment orders  
in national and foreign currency for execution in the same banking day

Period	Transfer type	Currency		Cut Off Time		
				Submitted on paper	Submitted through OTP Internet/Mobile Banking service****	Through MT101*
Monday - Friday	Inter-bank	MDL	Urgent	17:00	19:40*****	-
			Normal	17:00	18:40	16:45
		RUB		14:30	14:30*	14:30
		EUR		15:30	15:30*	15:30
		USD		15:30	16:00*	15:30
		Other currencies (CHF, GBP, CAD, RON, etc.)		13:00	13:00*	13:00
	Foreign exchange	-	17:00	17:00*	-	
	Payroll	MDL, EUR	17:00	20:45	-	
	Inter-bank to third parties	RUB, EUR, USD, alte valute		16:00**		
		MDL				
	Intra-bank between own accounts	MDL, EUR, USD, RUB, other currencies		17:00**	20:45***	16:00**

\*-In case of days with reduced working program, the cut of time will be adjusted accordingly

\*\*- on the working days of the Branch

\*\*\*- available in non working days

\*\*\*\*- the beginning of the session for receiving payment documents to be executed through SAPI is 07:00, and the dispatch of Payment Orders to the NBM takes place in accordance with the SAPI work schedule.

\*\*\*\*\* - Urgent payments are only available in the WEB interface of the OTP Internet / Mobile Banking service

Payment orders presented after cut off time will be took over by the Bank for execution in the next banking day.

Execution date of a payment established by the client can be other than issuance date of payment order, but will not exceed 10 banking days. The cut off time applied for authorization such payments in MDL in OTP Internet/Mobile Banking on the day of its execution is 5:40 p.m.