

BRD – GSG Internal Cut-off Times for Receiving Operations in Order to Execute them through MyBRD Mobile and MyBRD Net

Operation Type	Receiving Cut-off Time	Date of recording the operation on the payer account	Date of crediting the beneficiary account
1. RON Payments			
Intrabanking ¹	Until 21:30	T	T
	After 21:30	T+1	T+1
Small value interbanking ²	Until 14:30	T	T
	Between 14:31 and 14:59	T	T / T+1 ⁱ
	After 15:00	T+1	T+1
High value interbanking ³	Until 15:00	T	T
	Between 15:01 and 15:29	T	T / T+1 ⁱ
	After 15:30	T+1	T+1
2. Payment Orders in FCY			
Intrabanking	Until 21:30	T	T
	After 21:30	T+1	T+1
Interbanking	Until 13:55	T	Acc. to the interbank transfer rules
	After 13:55	T+1	
3. Foreign Exchanges			
Buy/ Sell/ Cross	7:00 – 21:30	T	T
	After 21:30	T+1	T+1
4. Term Deposits *			
Deposit creation / termination	Until 21:30	T	T
	After 21:30	T+1	T+1
5. Current and saving accounts *			
Open current account	7:00 – 21:30	T	T
Open saving account	7:00 – 21:30	T	T
	After 21:30	T+1	T+1

* The options of creating or terminating a deposit are available only for users that access the service as individuals.

Note:

- T represents the due date of the operation initiated by the client and T+1 represents the following banking day, excepting the intra-banking payments for which T+1 is the following day;
- Inter-banking payments are transfers initiated in favor of a commercial bank participant in the national payment system or State Budget;
- In case of initiating or liquidating a deposit in a non-banking day, this will be processed in the following working day, according to processing rules and communicated cut-off times;
- In case a foreign exchange order is initiated in a non-banking day, this will be processed with the exchange rate available in the previous working day, according to processing rules and communicated cut-off times.

ⁱ The day of crediting the beneficiary account depends of the cut-off times in SENT and Regis systems.

¹ Intrabanking payments will be processed also in the non-banking days, excepting payments to agreed billers.

² Small value inter-banking RON payments are processed through SENT system (value < 50.000 RON) according to established processing rules.

³ High value inter-banking RON payments are processed through Regis system (value ≥ 50.000 RON) according to established processing rules.