

	Payments effected Payment type	Cut-off times (CET) for final approval of payment by customer	Available at the payee bank/ completion time
Domestic payments	Transfer between own Nykredit accounts in DKK	22:00	Same day
	Transfer between own Nykredit accounts in currency <ul style="list-style-type: none"> with exchange without exchange (eg from USD to USD) 	14:00 22:00	2 banking days on both accounts
	Transfer to a third person's account in DKK subject to standard notification/immediate notification <ul style="list-style-type: none"> payee account with another Danish bank payee account with Nykredit 	21:00	1 business day Same day
	Same-day transfer (Clearing 3 times a day at 9:00, 12:00 and 14:00 CET)	7:00 10:00 12:00	Same day
	Instant transfer	24/7 365	Within 15 seconds max
	Salary transfers and payment slips	21:00	1 business day
	Direct debit and LeverandørService	-	Same day
	Danish central bank transfer (min DKK 1m) (subject to agreement with Nykredit)	15:00	Same day
International payments	Standard <ul style="list-style-type: none"> in DKK in currency 	15:30	2 business days
	EUR/SEPA payments (payment types: Standard and Express)	15:30	1 business day
	Express <ul style="list-style-type: none"> in DKK in EUR, USD, CAD in other currencies 	15:30	1 business day Same day 1 business day
	Intra-group transfers <ul style="list-style-type: none"> in USD, EUR, GBP in DKK in PLN, NOK, SEK, CAD in JPY, HKD, NZD, SGD in other currencies 	15:30 15:00 14:00 15:30 15:30	Same day Same day Same day 1 business day 1 business day