

**NATIONAL BANK OF KUWAIT'S - CUT-OFF TIMES**

<b>Transaction type (all times are in Kuwait local time)</b>	<b>NBK guaranteed cut-off times</b>	<b>NBK best efforts cut-off times</b>
<b>Debits</b>		
Mt103 <auto straight through>	12:30	13:00
Mt200/202 <auto straight through>	12:30	13:00
Mt103 <repaired>	12:30	13:00
Mt200/202 <repaired>	12:30	13:00
Book transfer	12:30	13:00
<b>Credits</b>		
Mt210	Before / on the value date before 12:30	Same day of value date before 12:30
Cancellations/ amendments*		
Swift mt103	N/a	N/a
Swift mt202	N/a	N/a
Payment instructions via fax	N/a	N/a
Book transfers	N/a	13:00

\*\* Please note that:

- 1) For cancellations, if the payment has already been executed on value date, recall request will be sent to the counterparty bank to provide their debit authority or return the funds.
- 2) If a payment for a future value is to be cancelled, notice of cancellation must be received before 1:00pm, at least one business day prior to the value date.