

Cut-off times for orders: transfers in PLN to another domestic bank and internal transfers in PLN

	Cut-off time
Internal transfer order in PLN (available in the mobile application, Millenet, our branches and the Call Center)	24 hours a day, 7 days a week
Transfer order in PLN to another domestic bank, carried out in the system:	
- ELIXIR (available in the mobile application, Millenet, our branches and the Call Center)	Business days: 1st session - 8:10 2nd session - 12:10 3rd session - 14:30
- SORBNET (obligatory for transfers in an amount equal to or above 1 mln PLN, available in our branches)	Business days: 15:00
- Express ELIXIR (instant transfer, available in Millenet and mobile application)	24 hours a day, 7 days a week
- BLIK transfer to mobile (available in the mobile application)	24 hours a day, 7 days a week

A transfer in the Express Elixir system and BLIK transfer to mobile is made to banks that participate in this system. The availability table of these banks can be found here: [Express Elixir: instant transfers, online transfers / Availability table](#)

Cut-off times for transfer orders: SEPA, foreign, in foreign currency (FX) and internal in foreign currencies

	Currency	Value date	Millenet/ Mobile application	Branch
SEPA transfer order	EUR	D+1	16:00	15:00
Foreign currency transfer order (FX transfer, sent to a domestic bank) and foreign transfer order:				
- standard	EUR	D+1	16:00	15:00
	USD	D+2	16:00	15:00
	GBP, SEK, NOK, DKK, HUF, CZK, CHF	D+1	15:00	15:00
	CAD, JPY, AUD	D+2	15:00	15:00
	PLN	D+1	13:00	13:00
- urgent	USD	D+1	16:00	13:00
	CAD, JPY, AUD	D+1	14:00	13:00
- express	EUR, USD, PLN	D	13:00	13:00
	GBP, SEK, NOK, DKK, HUF, CAD	D	11:00	11:00
	CZK	D	10:00	10:00
- express - TARGET2 ¹⁾ system	EUR	D	15:00	13:00
Internal transfer order	EUR, USD, GBP, CHF	D	24 hours a day, 7 days a week	

¹⁾ For transfers in EUR carried out in express mode by Millenet, where the bank of the beneficiary of the transfer is a TARGET2 participant.

We inform in advance about our service breaks during which we will temporarily not accept transfer orders.

On 24 December, 31 December and Easter Saturday, the cut-off times in our branches are shortened till 13:00 at most. In the case of foreign transfers made in express mode via TARGET2 on 24 December and 31 December, the cut-off times are shortened to 13:00.