

This leaflet is a guide to certain Cut-Off-Times for some of the Bank's products and services. Any Cut-Off-Time for any service not listed will be advised on request or when the service is provided. Our staff will be pleased to answer your queries relating to our services, products and charges. Please visit one of our Branches and Agencies or contact our Customer Support Centre on telephone number +356 2122 6644 or write to the manager on csc@apsbank.com.mt. You can also visit www.apsbank.com.mt

		Automated Teller Machines (ATM)	Express Deposit Machines	Cash Deposited until		Funds made available within	
				Monday To Friday	Monday To Saturday	Same Bank Working Day By Latest	Next Bank Working Day By Latest
CASH DEPOSIT							
Branches	Attard Branch, Pitkali Road, Ta' Qali, Attard ATD 2210 *	√		11.00 hrs		17.00 hrs	
	Birkirkara (Swatar) Branch, APS Centre, Tower Street, Birkirkara BKR 4012	√			11.00 hrs	17.00 hrs	
	Mosta Branch, 9 Rotunda Square, Mosta, MST 9042	√			11.00 hrs	17.00 hrs	
	Paola Branch, 146/147 Antoine De Paule Square, Paola PLA 1260	√			11.00 hrs	17.00 hrs	
	Valletta Branch, 17/18 Republic Street, Valletta VLT 1111	√			11.00 hrs	17.00 hrs	
	Victoria (Gozo) Branch, 10 Main Gate Street, Victoria VCT 1341	√	√		11.00 hrs	17.00 hrs	
	* Saturday is not a Bank Working Day for Attard Branch						
Off-Site Centres	St. Julian's, St. George's Road	√			11.00 hrs		11.00 hrs
	St. Julian's, St. George's Bay	√			11.00 hrs		11.00 hrs
	St. Julian's, Baystreet Complex	√			11.00 hrs		11.00 hrs
	Zabbar, Latmija Road (Chef's Choice Building)	√			11.00 hrs		11.00 hrs
	Floriana, 2 Vincenzo Dimech Street	√			11.00 hrs		11.00 hrs
	Naxxar, St. Paul Square	√			11.00 hrs		11.00 hrs
Agencies	Birkirkara, 52 Mannarino Street						
	Floriana, 21 St. Anne Square	√	√		11.00 hrs		11.00 hrs
	Qormi, 113 St Bartholomew Street						
Other Banks	Bank of Valletta plc Branches & Off-Site Centres	√					Within two (2) Bank Working Days. By latest 17.00 hrs
	HSBC Bank Malta plc Branches & Off-Site Centres **		√				
	** Deposits can also be done over the counter						

	From Monday To Friday Instructions received until	Funds made available within Same Bank Working Day By Latest
INWARD BULK OR SINGLE PAYMENTS		
Direct Credits	13.30 hrs	17.00 hrs
Telegraphic (non-SEPA) Transfers	14.30 hrs	17.00 hrs
SEPA Credit Transfers	14.30 hrs	17.00 hrs
	From Monday To Friday Instructions received until	Instructions processed within Same Bank Working Day By Latest
OUTWARD BULK OR SINGLE PAYMENTS		
Direct Debits	13.30 hrs	17.00 hrs
Single Telegraphic (non-SEPA) & SEPA Credit Transfers		
- Paper Initiated through any of our Branches or Agencies	13.30 hrs	17.00 hrs
- Electronically through APS 365 ONLINE	14.30 hrs	17.00 hrs