

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 Mini Branches 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

CASH DEPOSIT		Express Deposit Machines	Cash Deposited before		Funds available within	Cash deposited after these hours will be processed in the next Bank Working Day.
			Mon - Fri	Sat	Same Bank Working Day	
Branches	Attard Branch, St Catherine Street	✓	10.00 hrs	10.00 hrs	✓	
	Birkirkara (Swatar) Branch, APS Centre, Tower Street	✓	13.00 hrs	11.30 hrs	✓	
	Floriana Branch, 21, St. Anne Square	✓	08.30 hrs	08.30 hrs	✓	
	Mosta Branch, 9 Rotunda Square	✓	10.00 hrs	10.00 hrs	✓	
	Paola Branch, 146/147 Antoine De Paule Square	✓	10.00 hrs	10.00 hrs	✓	
	Qormi Mini Branch, 70 - 72, St Sebastian Street	✓	10.30 hrs	10.30 hrs	✓	
	Rabat Mini Branch, 25, Saqqajja Square	✓	10.00 hrs	10.00 hrs	✓	
	Sliema Branch, 226, Tower Road	✓	09.30 hrs	09.30 hrs	✓	
	St Paul's Bay Branch, Mosta Road, St Paul's Bay	✓	10.00 hrs	10.00 hrs	✓	
	Valletta Branch, 17/18 Republic Street	✓	08.30 hrs	08.30 hrs	✓	
	Victoria (Gozo) Branch, 10 Main Gate Street	✓	08.00 hrs	08.00 hrs	✓	
	Żejtun Mini Branch, 12, Republic Square	✓	09.30 hrs	09.30 hrs	✓	

INWARD BULK OR SINGLE PAYMENTS	<i>From Monday To Friday Instructions received until</i>	<i>Funds made available within Same Bank Working Day By Latest</i>
SEPA Credit Transfers	15.45 hrs	18.00 hrs
SWIFT (non-SEPA) Transfers	15.15 hrs	18.00 hrs
OUTWARD BULK OR SINGLE PAYMENTS	<i>From Monday to Friday Instructions received until</i>	<i>Instructions processed within Same Bank Working Day</i>
Direct Debits	13.30 hrs	
Single SWIFT (non-SEPA) & SEPA Credit Transfers		
- Initiated through any of our Branches or Mini Branches	13.30 hrs*	
- Electronically through APS 365 ONLINE	14.30 hrs	
- Same Day Value Payments	11:30 hrs	

*15th June – 30th September: 13:15 hrs

APS Bank plc is licensed to undertake the business of Banking and to conduct Investment Services business by the Malta Financial Services Authority and is enrolled in the Tied Insurance Intermediaries List under the Insurance Intermediaries Act 2006.