

Service Available Time & Cut-off Time **KBank Connect (Vietnam)**

Effective Date: February 23rd, 2024

No.	Service	Currency	Service Available Time	Service Cut-off Time
1	Intrabank fund transfer	VND - VND	24 Hours	Real-time
2	Intrabank fund transfer	USD - USD THB - THB	24 Hours	After 13:00, the transaction will be process the next banking day
3	Intrabank fund transfer (FX)	VND/USD/THB	24 Hours	After 13:00, the transaction will be process the next banking day
4	Domestic Fund transfer (Express Transfer)	VND - VND	00:30 - 23:59	Real-time
5	Domestic Fund transfer (Standard Transfer)	VND	00:30 - 15:00	
6	Domestic Fund transfer (Standard Transfer)	USD	00:30 - 15:00	After 11:00, the transaction will be process the next banking day
7	Domestic Fund transfer (Standard Transfer / FX-Single Transaction)	VND/USD/THB	24 Hours	After 11:00, the transaction will be process the next banking day
8	International Fund Transfer	VND/USD/THB/JPY/EUR	24 Hours	After 13:00, the transaction will be process the next banking day Except USD/JPY: Cut off time = 9.00 am
9	Payroll	VND	24 Hours	One day in advance

Notes:

1. Transaction request submitted after service cut-off time will be processed on the next banking day.

2. Foreign Exchange Rates are subject to the time of bank processing date.