

Payment cut-off times for Investec Online and the App

Below is a guideline of when payments should reflect at the beneficiary bank. The Interbank clearing rules govern these cut-off times.

<p>Investec Online payments (All payments less than R1 million)</p>	<p>MONDAY TO FRIDAY</p> <ul style="list-style-type: none"> • Cut-off of 16:00 daily. • Usually reflects same day (not immediate). • The beneficiary bank could delay the payment clearing. <p>SATURDAYS</p> <ul style="list-style-type: none"> • Cut-off at 11:00. • Funds will reflect the following business day. <p>SUNDAYS AND PUBLIC HOLIDAYS</p> <ul style="list-style-type: none"> • Released following business day. • Funds will reflect the following business day.
<p>Investec Online payments (Payments of R1 million and more)</p>	<p>MONDAY TO FRIDAY</p> <ul style="list-style-type: none"> • Cut-off of 16:00 daily. • Usually reflects same day (not immediate). • The beneficiary bank could delay the payment clearing. <p>SATURDAYS</p> <ul style="list-style-type: none"> • Payments more than R1 million will reflect the following business day. • The beneficiary bank could delay the payment clearing. <p>SUNDAYS AND PUBLIC HOLIDAYS</p> <ul style="list-style-type: none"> • Released the following business day and will reflect the same day (not immediate). • The beneficiary bank could delay the payment clearing.
<p>Faster Payments*</p>	<p>MONDAY TO FRIDAY</p> <ul style="list-style-type: none"> • 07:00 to 22:00. <ul style="list-style-type: none"> ◦ R250 000 limit per transaction ◦ R250 000 limit per day • Corporate Cash Manager: <ul style="list-style-type: none"> ◦ R1 million limit (07:00 to 16:00) ◦ R250 000 limit (16:01 to 22:00) <p>SATURDAYS</p> <ul style="list-style-type: none"> • 07:00 to 17:00. <ul style="list-style-type: none"> ◦ R250 000 limit per transaction ◦ R250 000 limit per day • Corporate Cash Manager <ul style="list-style-type: none"> ◦ R250 000 limit (07:00 to 17:00) <p>SUNDAYS AND PUBLIC HOLIDAYS</p> <ul style="list-style-type: none"> • 07:00 to 17:00 (Sundays only). <ul style="list-style-type: none"> ◦ R250 000 limit per transaction ◦ R250 000 limit per day • Corporate Cash Manager <ul style="list-style-type: none"> ◦ R250 000 limit (07:00 to 17:00). • Faster Payments are not available on public holidays.

* Faster Payments are final and irrevocable. Once Faster Payments are released, the funds will show in the beneficiary account within 60 seconds. However, our regulatory obligations, fraud monitoring processes and any steps or processes performed by the beneficiary bank may cause delays.

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<p>Payments to SARS via eFiling and Investec approved beneficiary (Payment at bank)</p>	<p>MONDAY TO FRIDAY</p> <ul style="list-style-type: none"> • Cut-off at 20:00 daily. • Reflects at SARS the same day. <p>SATURDAYS</p> <ul style="list-style-type: none"> • Cut-off at 11:00. • Reflects at SARS the next business day. <p>SUNDAYS AND PUBLIC HOLIDAYS</p> <ul style="list-style-type: none"> • Reflects at SARS the next business day.
<p>Payments to an approved beneficiary**</p>	<p>MONDAY TO FRIDAY</p> <ul style="list-style-type: none"> • Cut-off at 16:00 daily. • Funds will reflect the following business day. <p>SATURDAYS</p> <ul style="list-style-type: none"> • Cut-off at 11:00. • Funds will reflect the following business day. <p>SUNDAYS AND PUBLIC HOLIDAYS</p> <ul style="list-style-type: none"> • Released on the next business day - funds will reflect the following business day.
<p>Scheduled payments to externally held accounts</p>	<p>MONDAY TO FRIDAY</p> <ul style="list-style-type: none"> • Released around 07:00 daily. • Funds will reflect the following business day. <p>SATURDAYS</p> <ul style="list-style-type: none"> • Released by 07:00. • Funds will reflect the following business day. <p>SUNDAYS AND PUBLIC HOLIDAYS</p> <ul style="list-style-type: none"> • Released on the next business day and funds will reflect the following business day.
<p>PayShap***</p>	<p>MONDAY TO FRIDAY</p> <ul style="list-style-type: none"> • Available 24/7/365. • R3 000 limit per transaction. • Payment is instant and cannot be reversed. <p>SATURDAYS</p> <ul style="list-style-type: none"> • Available 24/7/365. • R3 000 limit per transaction. • Payment is instant and cannot be reversed. <p>SUNDAYS AND PUBLIC HOLIDAYS</p> <ul style="list-style-type: none"> • Available 24/7/365. • R3 000 limit per transaction. • Payment is instant and cannot be reversed.

** Each beneficiary follows an individual internal allocation process. This may result in allocations taking longer than two days. Please contact the beneficiary to determine when the funds will be allocated.

*** PayShap payments are instant and irrevocable. Once a PayShap payment is released, the funds will show in the beneficiary account instantly.

Disclaimer: Please check your beneficiary banking details very carefully. Once you have submitted the payment, it is not possible for Investec to cancel it. Although we check the account number format for validity, the account holder name is not validated against the account number. We cannot be held liable if these details are entered incorrectly.

Please ensure the accuracy of the amount and/or the currency you are transferring.