



All times shown are Eastern Standard Time (EST)

Domestic Funds Transfer (for same day value)

Country	Currency	Cut-off time (EST)*
Aruba	AWG	2:00 PM
Bahamas	BSD	1:00 PM
Barbados	BBD	1:00 PM
British Virgin Islands	USD	1:00 PM
Cayman Islands	KYD	1:00 PM
Curaçao	ANG	12:00 PM
Eastern Caribbean territories	XCD	1:00 PM
Jamaica	JMD	12:00 PM
St. Maarten	ANG	12:00 PM
Trinidad & Tobago	TTD	1:00 PM
Turks & Caicos Islands	USD	1:00 PM

International Wire Transfers

Applies to international wire transfers sent from any CIBC FirstCaribbean operating territory

Currency of Transfer	Cut-off time (EST)*
US Dollar - USD	3:00 PM
Canadian Dollar - CAD	3:00 PM
UK Pounds Sterling - GBP	10:00 AM
Euro - EUR	9:00 AM
Japanese Yen - JPY	+1 day

- * 1. Cut-off times reflect the time by which payment instructions should be submitted to CIBC FirstCaribbean in order to facilitate the sending of the payment to our correspondent bank within the current business value-date.
- 2. These cut-off times apply on bank business days only and do not apply on weekends and bank holidays.
- 3. There is no guarantee that the payee/beneficiary's account will be credited on the same day. This is contingent on factors including the routing of the payment by our correspondent bank; the ultimate destination of the payment; and whether the payment is being made within the country of the payment currency.