## monzo

## **Currency Delivery Times and Cut-Offs**

Currency	Estimated Delivery	Maximum Delivery Time	Cut Off Time
Euros sent within Europe	1 Business Day - SEPA Instant - SEPA Instant	2 Business days	14:15 GMT - SEPA 24/7 - SEPA Instant
Euros sent outside of Europe	2-5 Business Days	5 Business days	15:15 GMT
US Dollar	Instant - RTP 0-3 Business Days - ACH Instant-2 hours - Wire	3 Business Days	14:15 GMT - ACH + Wire 24/7 - RTP
Australian Dollar	0-5 Hours	1 Business Day	12:00PM GMT
Indian Rupee	Instant - 2 Hours	1 Business Day	24/7
Romanian Leu	12 Hours	1 Business Day	00:00 GMT