

# PWL Service Levels For Clients

TRANSACTIONS / SERVICES	TIMELINE
PAYMENTS	
ACH Transfers	Up to 3 Business Days
RTGS Transfers	Same day if submitted by 11:00am
Wire Transfers - GBP	Up to 5 Business Days
Wire Transfers - USD, CAD	Up to 2 Business Days
Unit Trust Redemptions	Same day if submitted by 11:00am
Cheque Withdrawals	Next Business Day
INCOMING FUNDS	
Incoming Wire Transfers	Same day if received by 2:00pm
Cheque Deposits	Same day if received by 2:00pm
Internal Transfers	Same day if received by 2:00pm
Loan Payments	Same day if received by 2:00pm
Unit Trust Subscriptions	Same day if received by 2:00pm
Incoming Wire Transfers	Same day if received by 2:00pm

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**TRADING**

<b>JTrader New Account Registrations</b>	Same day if submitted by 3:00pm
<b>JTrader Fund In</b>	Same day if submitted by 2:00pm
	**within 2 hrs. of receipt
<b>JTrader Fund Out with settlement instructions</b>	Same day if submitted by 11:00am
<b>Equity Orders - Buy/Sell</b>	T+ 1 Business Day
<b>Equity Contract Notes</b>	Trade Date
<b>FX / Cambio Deposits</b>	Same day if received by 2:00pm
<b>FX / Cambio Withdrawals</b>	Same day if received by 12:00pm
<b>Bond Orders</b>	T+ 1 Business Day
<b>New Repurchase Agreements</b>	Same day if received by 12:00pm
<b>Repurchase Agreement Contract Notes</b>	Next Business Day
<b>Unit Trust Contract Notes</b>	Trade Date

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**OTHER (INTERNAL)**

<b>New Account - Individual/ Joint</b>	<b>2 Business Days</b>
<b>New Account - Corporate</b>	2 Business Days
<b>Account Maintenance</b>	Same day if received by 3:00pm
<b>Status Letters / Embassy Letters</b>	1 Business Day
<b>Audit Confirmations</b>	10 Business Days

**OTHER (EXTERNAL)****JAMAICA CENTRAL SECURITIES DEPOSITORY (JCSD)**

JCSD: Account Maintenance	<b>1 Business Day</b>
JCSD: Estate Matters	5 Business Days
JCSD: Inter & Intra Member Movements	2 Business Days
JCSD: Inter CSD Movements	2 Business Days
JCSD: Pledges	2 Business Days
JCSD: Pledge Releases	2 Business Days
JCSD: Mandates	2 Business Days
JCSD: Share Certificate Deposits	6 Weeks

***\*\*Transactions received after cut-off timelines will be processed the next business day.***