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Funds deposited electronically or by cash are generally available by the business day after the banking day they were deposited. Review your deposit account agreement for policies specific to your bank and your account. Refer to 12 CFR 229 "Availability of Funds and Collection of Checks (Regulation CC).

I made a large deposit. When will the funds be available?

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Your specific bank transfer time will vary depending on a range of factors, including fraud prevention, different currencies, different time zones, and bank holidays/weekends. In general, the bank transfer time will be around one to five working days.

How Long Does a Bank Transfer Take? - GoCardless

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