

Making payments over the Christmas Period and Year End 2021



Monday 27 December 2021, Tuesday 28 December 2021, Wednesday 29 December 2021 and Monday 3 January 2022 are all Bank Holiday.

Please allow more time for your payments to reach the receiving bank.

Incoming SEPA Payments:

Payments due into your account from **other Banks** on **Monday 27 December 2021, Tuesday 28 December 2021 and Wednesday 29 December 2021** may not be credited to your account until **Thursday 30 December 2021**.

Payments due into your account from other Banks on **Monday 3 January 2022** may not be credited to your account until **Tuesday 4 January 2022**.

Outgoing Payments:

International Payments (Standard & Urgent)

International payments made on **Monday 27 December 2021, Tuesday 28 December 2021, Wednesday 29 December 2021 and Monday 3 January 2022** will be processed.

SEPA Direct Debit:

Direct debits due to leave your account on **Monday 27 December 2021, Tuesday 28 December and Wednesday 29 December 2021** will not be debited until **Thursday 30 December 2021**.

Direct debits due to leave your account on **Monday 3 January 2022** will not be debited until the next working day (**Tuesday 4 January 2022**).

| Third Party IBAN /Paylink Euro Standard payments: | Date payment is sent: | If payment is made: | Should reach receiving bank on: |
|---|---|---------------------|---------------------------------|
| | Friday 24 December 2021 | Before 2.00pm | Friday 24 December 2021 |
| | Friday 24 December 2021 | After 2.00pm | Monday 27 December 2021 |
| | Saturday 25 December 2021 – Sunday 26 December 2021 | Anytime | Monday 27 December 2021 |
| | Monday 27 December 2021 | Before 2.00pm | Monday 27 December 2021 |
| | Monday 27 December 2021 | After 2.00pm | Tuesday 28 December 2021 |
| | Tuesday 28 December 2021 | Before 2.00pm | Tuesday 28 December 2021 |
| | Tuesday 28 December 2021 | After 2.00pm | Wednesday 29 December 2021 |
| | Wednesday 29 December 2021 | Before 2.00pm | Wednesday 29 December 2021 |
| | Wednesday 29 December 2021 | After 2.00pm | Thursday 30 December 2021 |
| | Monday 3 January 2022 | Before 2.00pm | Monday 3 January 2022 |
| | Monday 3 January 2022 | After 2.00pm | Tuesday 4 January 2022 |

*Note - This table refers to cut-off times where payments are debiting ROI current accounts.

Payment Information over the Christmas and Year end Bank Holiday 2021



| Urgent Interbank Payments (Euro Currency) | Date payment is sent: | If payment is made: | Should reach receiving bank on: |
|---|---|---------------------|---------------------------------|
| | Friday 24 December 2021 | Before 3.00pm | Friday 24 December 2021 |
| | Friday 24 December 2021 | After 3.00pm | Monday 27 December 2021 |
| | Saturday 25 December 2021- Sunday 26 December 2021 | Anytime | Monday 27 December 2021 |
| | Monday 27 December 2021 | Before 3.00pm | Monday 27 December 2021 |
| | Monday 27 December 2021 | After 3.00pm | Tuesday 28 December 2021 |
| | Tuesday 28 December 2021 | Before 3.00pm | Tuesday 28 December 2021 |
| | Tuesday 28 December 2021 | After 3.00pm | Wednesday 29 December 2021 |
| | Wednesday 29 December 2021 | Before 3.00pm | Wednesday 29 December 2021 |
| | Wednesday 29 December 2021 | After 3.00pm | Thursday 30 December 2021 |
| | Monday 3 January 2022 | Before 3.00pm | Monday 3 January 2022 |
| | Monday 3 January 2022 | After 3.00pm | Tuesday 4 January 2022 |

| Standing Orders | Date payment is sent: | Should reach receiving bank on: |
|-----------------|---|---------------------------------|
| | Friday 24 December 2021 | Friday 24 December 2021 |
| | Saturday 25 December 2021 - Wednesday 29 December 2021 | Thursday 30 December 2021 |
| | Monday 3 January 2022 | Tuesday 4 January 2022 |

Payment Information over the Christmas and Year end Bank Holiday 2021



| SEPA Credit Transfer Bulk Files | Requested debit date: | If payment is authorised: | Should reach receiving bank on*: |
|---------------------------------|--|---------------------------|--|
| | Friday 24 December 2021 | Before 4.00pm | Saturday 25 December 2021 (AIB Customers) Monday 27 December 2021 (non AIB customers) |
| | Saturday 25 December 2021 Sunday 26 December 2021 Monday 27 December 2021 Tuesday 28 December 2021 Wednesday 29 December 2021 <i>Actual debit date</i> Thursday 30 December 2021 | Anytime | Friday 31 December 2021 (AIB & non AIB customers) |
| | Thursday 30 December 2021 <i>Actual debit date</i> Thursday 30 December 2021 | Before 4.00pm | Friday 31 December 2021 (AIB & non AIB customers) |
| | Friday 31 December 2021 <i>Actual debit date</i> Friday 31 December 2021 | Before 4.00pm | Saturday 1 January 2022 (AIB Customers) Monday 3 January 2022 (non AIB customers) |
| | Monday 3 January 2022 <i>Actual debit date</i> Tuesday 4 January 2022 | Anytime | Wednesday 5 January 2022 (AIB & non AIB customers) |

*Please check processing times with the receiving bank

| SEPA Direct Debit Bulk Files | Requested Debit Date: | Actual Debit Date: |
|------------------------------|--|---------------------------|
| | Friday 24 December 2021 | Friday 24 December 2021 |
| | Saturday 25 December 2021- Wednesday 29 December 2021 | Thursday 30 December 2021 |
| | Monday 3 January 2022 | Tuesday 4 January 2022 |

Payment Information over the Christmas and Year end Bank Holiday 2021



| Multicurrency Payment Files | With Beneficiary Bank | | | | |
|-----------------------------|---|---|---------------------------------|---|---|
| | Requested Debit Date: | GBP Payments debiting a 238590 account: | Euro Payments to the SEPA Zone: | CAD, GBP, USD and EUR international payments will arrive with the receiving bank no later than: | All other international payments will arrive with the beneficiary bank no later than: |
| | Friday 24 December 2021 and authorised before 3.00pm | Friday 24 December 2021 | Monday 27 December 2021 | Next Business day from requested debit date | 2 Business Days from requested debit date |
| | Saturday 25 December 2021- Wednesday 29 December 2021 and authorised before 3.00pm <i>Actual debit date</i> Thursday 30 December 2021 | Thursday 30 December 2021 | Friday 31 December 2021 | Next Business day from requested debit date | 2 Business Days from requested debit date |
| | Thursday 30 December 2021 and authorised before 3.00pm | Thursday 30 December 2021 | Friday 31 December 2021 | Next Business day from requested debit date | 2 Business Days from requested debit date |
| | Monday 3 January 2022 <i>Actual debit date</i> Tuesday 4 January 2022 | Tuesday 4 January 2022 | Wednesday 5 January 2022 | Next Business day from requested debit date | 2 Business Days from requested debit date |

Payment Information over the Christmas and Year end Bank Holiday 2021



Note related to Payment Files Value Limits

ROI Customers

Please be aware that if you intend to submit larger value Payment file(s) over the Christmas period, you may exceed your payment files value limit.

If you need to request an increase to that limit please contact your Relationship Manager/ branch.

GB/NI Customers

Please be aware that if you intend to submit larger value Payment file(s) over the Christmas period, you may exceed the Forward Value Credit Limit.

To check the limit assigned to your company or to request an increase to the Limit, please contact your Branch/Business Centre

Note: Some banks may apply funds to the beneficiary account before the stated dates above.

We'll be back to normal payment processing on **Tuesday 4 January 2022.**

Questions?

If you have a question call the iBusiness Banking Operations Team from Monday to Friday 09:00-17:00 on 0818 72 00 00 (outside Republic of Ireland on +353 1641 4889).