

Payment Information over the Christmas Period and Year End 2017



Please allow additional time for your payment(s) to reach the beneficiary. Please ensure that your payments are submitted well in advance of the cut off times to avoid any potential delays.

Please note at a minimum that the standard cut off and processing times apply for all payment types including AIB to AIB payments. Visit www.aib.ie to view the standard payment cut off times for Internet Banking.

Incoming Credit Transfers:

Credits due into your account from other Banks between the **22nd December 2017** and the **26th December 2017** may not be credited to your account until the **27th December 2017**. This is due to the processing times of other Banks.

Outgoing Payments:

International Payments (Standard & Urgent)

Please allow a minimum of one extra business day for your payment to reach the beneficiary bank. International Payments will not be processed between **23rd and the 27th December 2017**.

Cut Off Dates and Times for Outgoing International Payments	Date	With Beneficiary Bank
	Thursday 21st December 2017	Final Day for submitting an outgoing International payment subject to standard cut off times and value date, to ensure receipt by the receiver bank before year end.
	Friday 22nd December 2017	Normal business day, standard cut off times and value date apply to all outgoing International Payments. Normal business day, standard cut off times and value date apply to all outgoing International Payments.
	Saturday 23rd December 2017 - Wednesday 27th December 2017	International Payments will not be processed between 23rd and the 27th December 2017. Payments will be processed on the next business day, where standard cut off times and value dates will apply.
	Thursday 28th December 2017 and Friday 29th December 2017	Normal business days, standard cut off times and value date will apply to all Outgoing International Payments.
	Tuesday 2nd January 2018	Execution time frames revert to normal for all Outgoing International Payments.

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SEPA Direct Debits

Direct debits due to debit your account between **23rd and the 27th December 2017** will not be debited until the next working day (Thursday 28th December). Please ensure sufficient funds are maintained in your account to meet any direct debit payments due.

SEPA Euro Payments (including Ireland)	Date	Payment Made Before	With Beneficiary Bank
	Friday 22nd December 2017	Before 2.00pm (Any Amount)	Friday 22nd December 2017
		After 2.00pm (Any Amount)	Wednesday 27th December 2017*
	Saturday 23rd December 2017 - Tuesday 26th December 2017	Anytime (Any Amount)	Wednesday 27th December 2017*
	Wednesday 27th December 2017	Before 2.00pm (Any Amount)	Wednesday 27th December 2017
		After 2.00pm (Any Amount)	Thursday 28th December 2017
	Thursday 28th December 2017	Before 2.00pm (Any Amount)	Thursday 28th December 2017
		After 2.00pm (Any Amount)	Friday 29th December 2017
	Friday 29th December 2017	Before 2.00pm (Any Amount)	Friday 29th December 2017
		After 2.00pm (Any Amount)	Tuesday 2nd January 2018*

Standing Orders	Dated	With Beneficiary Bank
	Friday 22nd December 2017	Friday 22nd December 2017 (AIB Beneficiary)
		Thursday 28th December 2017 (Non AIB Beneficiary)
	Saturday 23rd December - Thursday 28th December 2017	Thursday 28th December 2017 (AIB Beneficiary)
		Friday 29th December 2017 (Non AIB Beneficiary)

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

Note: Normal payment processing will recommence on **Tuesday 2nd January 2018**.

AIB to AIB payments will take effect immediately

Talk to us

If you require any further information please call AIB Phone and Internet Banking support on 0818-724724 +353 1771 2424 Outside Ireland.