

Making payments over the Christmas Period and Year End 2020



Friday 25 December 2020, Monday 28 December 2020, Tuesday 29 December 2020 and Friday 1 January 2021 are all Bank Holidays.

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

Incoming SEPA Payments:

Payments due into your account from **other Banks** on **Friday 25 December 2020, Monday 28 December 2020 and Tuesday 29 December 2020** may not be credited to your account until **Wednesday 30 December 2020**.

Payments due into your account from **other Banks** on **Friday 1 January 2021** may not be credited to your account until **Monday 4 January 2021**.

Outgoing Payments:

International Payments (Standard & Urgent)

International payments made on **Friday 25 December 2020** and **Monday 28 December 2020** will not be processed until **Tuesday 29 December 2020**.

International payments made on **Tuesday 29 December 2020** will be processed.

International payments made on **Friday 1 January 2021** will not be processed until **Monday 4 January 2021**.

SEPA Direct Debit:

Direct debits due to leave your account on **Friday 25 December 2020, Monday 28 December 2020 and Tuesday 29 December 2020** will not be debited until the next working day (**Wednesday 30 December 2020**).

Direct debits due to leave your account on **Friday 1 January 2021** will not be debited until the next working day (**Monday 4 January 2021**).

Third Party IBAN /Paylink Euro Standard payments:	Date payment is sent:	If payment is made:	Should reach receiving bank on:
*Note - This table refers to cut-off times where payments are debiting ROI current accounts.	Thursday 24 December 2020	Before 2.00pm	Thursday 24 December 2020
	Thursday 24 December 2020	After 2.00pm	Tuesday 29 December 2020
	Friday 25 December - Monday 28 December 2020	Anytime	Tuesday 29 December 2020
	Tuesday 29 December 2020	Before 2.00pm	Tuesday 29 December 2020
	Tuesday 29 December 2020	After 2.00pm	Wednesday 30 December 2020
	Wednesday 30 December 2020	Before 2.00pm	Wednesday 30 December 2020
	Wednesday 30 December 2020	After 2.00pm	Thursday 31 December 2020
	Thursday 31 December 2020	Before 2.00pm	Thursday 31 December 2020
	Thursday 31 December 2020	After 2.00pm	Monday 4 January 2021
	Friday 1 January 2021	Anytime	
	Saturday 2 January 2021	Anytime	Monday 4 January 2021
	Sunday 3 January 2021	Anytime	

Payment Information over the Christmas and Year end Bank Holiday 2020



Urgent Interbank Payments (Euro Currency)	Date payment is sent:	If payment is made:	Should reach receiving bank on:
	Thursday 24 December 2020	Before 3.00pm	Thursday 24 December 2020
	Thursday 24 December 2020	After 3.00pm	Tuesday 29 December 2020
	Friday 25 December - Monday 28 December 2020	Anytime	Tuesday 29 December 2020
	Tuesday 29 December 2020	Before 3.00pm	Tuesday 29 December 2020
	Tuesday 29 December 2020	After 3.00pm	Wednesday 30 December 2020
	Wednesday 30 December 2020	Before 3.00pm	Wednesday 30 December 2020
	Wednesday 30 December 2020	After 3.00pm	Thursday 31 December 2020
	Thursday 31 December 2020	Before 3.00pm	Thursday 31 December 2020
	Thursday 31 December 2020	After 3.00pm	Monday 4 January 2021
	Friday 1 January 2021	Anytime	Monday 4 January 2021
	Saturday 2 January 2021	Anytime	
	Sunday 3 January 2021	Anytime	

Standing Orders	Date payment is sent:	Should reach receiving bank on:
	Thursday 24 December 2020	Thursday 24 December 2020
	Friday 25 December - Wednesday 30 December 2020	Wednesday 30 December 2020
	Friday 1 January 2021	Monday 4 January 2021

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SEPA Credit Transfer Bulk Files	Requested debit date:	If authorised before:	Should reach receiving bank on*:
	Thursday 24 December 2020	4.00pm	Friday 25 December 2020 (AIB Customers) Tuesday 29 December 2020 (non AIB customers)
	Friday 25 December 2020 Saturday 26 December 2020 Sunday 27 December 2020 Monday 28 December 2020 Tuesday 29 December 2020 <i>Actual debit date</i> Wednesday 30 December 2020	Anytime	Thursday 31 December 2020 (AIB & non AIB customers)
	Wednesday 30 December 2020	4.00pm	Thursday 31 December 2020 (AIB & non AIB customers)
	Thursday 31 December 2020	4.00pm	Friday 1 January 2021 (AIB customers) Monday 4 January 2021 (non AIB customers)
	Friday 1 January 2021 <i>Actual debit date</i> Monday 4 January 2021	4.00pm	Tuesday 5 January 2021 (AIB & non AIB customers)

*Please check processing times with the receiving bank

SEPA Direct Debit Bulk Files	Requested Debit Date:	Actual Debit Date:
	Thursday 24 December 2020	Thursday 24 December 2020
	Friday 25 December 2020 - Tuesday 29 December 2020	Wednesday 30 December 2020
	Friday 1 January 2021	Monday 4 January 2021

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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 receiving bank no later than:
Wednesday 23 December 2020 and authorised before 3.00pm	Wednesday 23 December 2020	Thursday 24 December 2020	Next Business day from requested debit date	2 Business Days from requested debit date	
Thursday 24 December 2020 and authorised before 3.00pm	Thursday 24 December 2020	Tuesday 29 December 2020	Next Business day from requested debit date	2 Business Days from requested debit date	
Friday 25 December 2020 - Tuesday 29 December 2020 <i>Actual debit date</i> Wednesday 30 December 2020	Wednesday 30 December 2020	Thursday 31 December 2020	Next Business day from requested debit date	2 Business Days from requested debit date	
Wednesday 30 December 2020 and authorised before 3.00pm	Wednesday 30 December 2020	Thursday 31 December 2020	Next Business day from requested debit date	2 Business Days from requested debit date	
Thursday 31 December 2020 and authorised before 3.00pm	Thursday 31 December 2020	Monday 4 January 2021	Next Business day from requested debit date	2 Business Days from requested debit date	
Friday 1 January 2021 <i>Actual debit date</i> Monday 4 January 2021	Monday 4 January 2021	Tuesday 5 January 2021	Next Business day from requested debit date	2 Business Days from requested debit date	

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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/FT 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.

The Operating hours for iBB Contact Centre during the holiday period would be as listed below-

Closed at 2pm on **Thursday 24 December 2020**

Closed on **Friday 25 December 2020, Monday 28 December 2020 and Tuesday 29 December 2020**

Normal Business hours on **Wednesday 30 December 2020 and 31 December 2020**

Closed on **Friday 1 January 2021**

Normal business hours from **Monday 4 January 2021**

We'll be back to normal payment processing on **Tuesday 5 January 2021.**

Questions?

If you have a question call the iBusiness Banking Operations Team from Monday to Friday 9:00 - 17:00 on 0818 72 00 00 (outside Republic of Ireland on +353 1641 4889).

Allied Irish Bank, p.l.c. is regulated by the Central Bank of Ireland.