

Making Payments over the August Bank Holiday 2025



Monday 4 August 2025 is a Bank Holiday.

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

SEPA Euro Payments from non-AIB accounts (including Ireland)	Incoming Payment:
	Payments due into your account from other banks on Monday 4 August 2025 may not reach your account until Tuesday 5 August 2025 .

Incoming SEPA Instant Payments	Payment received:
	Instant payments due into your account from other banks on Monday 4 August 2025 will reach your account as normal. Click here for more information on Incoming SEPA Instant Payments.

SEPA Euro Payments to non-AIB accounts (including Ireland)	Date payment is sent:	If payment is made:	Should reach receiving bank on:
	Friday 1 August 2025	Before 14:00	Friday 1 August 2025
		After 14:00	Monday 4 August 2025
	Saturday 2 August 2025	Anytime	Monday 4 August 2025
	Sunday 3 August 2025	Anytime	
	Monday 4 August 2025	Before 14:00	
	Monday 4 August 2025	After 14:00	Tuesday 5 August 2025

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

AIB to AIB payments are immediate.

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Urgent Euro Payments	Date payment is sent:	If payment is made:	Should reach receiving bank on:
	Friday 1 August 2025	Before 15:00 After 15:00	Friday 1 August 2025 Monday 4 August 2025
	Saturday 2 August 2025	Anytime	Monday 4 August 2025
	Sunday 3 August 2025	Anytime	
	Monday 4 August 2025	Before 15:00	
	Monday 4 August 2025	After 15:00	Tuesday 5 August 2025

International Payments (Standard and Urgent)	Payment sent:
	International payments made on Monday 4 August 2025 will be processed as normal.

Standing Orders to non-AIB accounts (including Ireland)	Date payment is sent:	Should reach receiving bank on:
	Friday 1 August 2025	Friday 1 August 2025
	Saturday 2 August 2025	Tuesday 5 August 2025
	Sunday 3 August 2025	
	Monday 4 August 2025	
	Tuesday 5 August 2025	

Standing Orders between AIB accounts on Monday 4 August may not process until Tuesday 5 August.

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SEPA Direct Debits collecting from AIB accounts	Requested Collection date:	Debit date:
	Friday 1 August 2025	Friday 1 August 2025
	Monday 4 August 2025	Tuesday 5 August 2025
	Tuesday 5 August 2025	Tuesday 5 August 2025

SEPA Credit Transfer Bulk Files	Requested debit date:	If payment is authorised:	Should reach receiving bank on:
	Friday 1 August 2025	Before 16:00	Saturday 2 August 2025 (AIB customers) Monday 4 August 2025 (non AIB customers)
	Friday 1 August 2025	After 16:00	Wednesday 6 August 2025 (AIB & non AIB customers)
	Saturday 2 August 2025 Sunday 3 August 2025 Monday 4 August 2025 Actual debit date Tuesday 5 August 2025	Anytime	Wednesday 6 August 2025 (AIB & non AIB customers)
	Tuesday 5 August 2025	Before 16:00	Wednesday 6 August 2025 (AIB & non AIB customers)

SEPA Direct Debit Bulk Files	Requested Debit Date:	Credit Value Date:
	Friday 1 August 2025	Friday 1 August 2025
	Monday 4 August 2025	Tuesday 5 August 2025
	Tuesday 5 August 2025	Tuesday 5 August 2025

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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 beneficiary bank no later than:
	Friday 1 August 2025 and authorised before 15:00	Friday 1 August 2025	Monday 4 August 2025	Next business day from requested debit date	2 business days from requested debit date
	Friday 1 August 2025 and authorised after 15:00 Saturday 2 August 2025 Sunday 3 August 2025 Monday 4 August 2025 Actual debit date Tuesday 5 August 2025	Tuesday 5 August 2025	Wednesday 6 August 2025	Next business day from requested debit date	2 business days from requested debit date
	Tuesday 5 August 2025 and authorised before 15:00	Tuesday 5 August 2025	Wednesday 6 August 2025	Next business day from requested debit date	2 business days from requested debit date

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

Transactions may take until the next working day to update on the customers bank statement.

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).

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