



Making payments over the Christmas period and year end 2025

Thursday 25 December 2025, Friday 26 December 2025, Monday 29 December 2025 and Thursday 1 January 2026 are all bank holidays.

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

SEPA standard euro payments from non-AIB accounts (including Ireland)

Incoming payment:

Payments due into your account from other banks on **Thursday 25 December 2025, Friday 26 December 2025 and Monday 29 December 2025** may not reach your account until **Tuesday 30 December 2025**.

Payments due into your account from other banks on **Thursday 1 January 2026** may not reach your account until **Friday 2 January 2026**.

SEPA standard euro payments to non-AIB accounts (including Ireland)

This table shows cut-off times for payments debiting current accounts in ROI.

Date payment is sent:

If payment is made:

Should reach receiving bank on:

Wednesday 24 December 2025

Before 14:00

Wednesday 24 December 2025

After 14:00

Monday 29 December 2025

Thursday 25 December 2025

Anytime

Monday 29 December 2025

Friday 26 December 2025

Anytime

Saturday 27 December 2025

Anytime

Sunday 28 December 2025

Anytime

Monday 29 December 2025

Before 14:00

Monday 29 December 2025

After 14:00

Tuesday 30 December 2025

Tuesday 30 December 2025

Before 14:00

Tuesday 30 December 2025

After 14:00

Wednesday 31 December 2025

Wednesday 31 December 2025

Before 14:00

Wednesday 31 December 2025

After 14:00

Friday 2 January 2026

Thursday 1 January 2026

Anytime

Friday 2 January 2026

Friday 2 January 2026

Before 14:00

Friday 2 January 2026

After 14:00

Monday 5 January 2026

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SEPA instant payments

Payment made or received:

Instant payments (where available) made to and received from other banks on **Thursday 25 December 2025, Friday 26 December 2025, Monday 29 December 2025 and Thursday 1 January 2026** will be processed as normal. [Click here](#) for more information on instant payments.

AIB to AIB payments are immediate.

Urgent euro payments	Date payment is sent:	If payment is made:	Should reach receiving bank on:
	Wednesday 24 December 2025	Before 15:00 After 15:00	Wednesday 24 December 2025 Monday 29 December 2025
	Thursday 25 December 2025	Anytime	Monday 29 December 2025
	Friday 26 December 2025	Anytime	
	Saturday 27 December 2025	Anytime	
	Sunday 28 December 2025	Anytime	
	Monday 29 December 2025	Before 15:00 After 15:00	Monday 29 December 2025 Tuesday 30 December 2025
	Tuesday 30 December 2025	Before 15:00 After 15:00	Tuesday 30 December 2025 Wednesday 31 December 2025
	Wednesday 31 December 2025	Before 15:00 After 15:00	Wednesday 31 December 2025 Friday 2 January 2026
	Thursday 1 January 2026	Anytime	Friday 2 January 2026
	Friday 2 January 2026	Before 15:00 After 15:00	Friday 2 January 2026 Monday 5 January 2026

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International payments (standard and urgent)

Payment sent:

International payments made on **Thursday 25 December 2025** and **Friday 26 December 2025** will not be processed until **Monday 29 December 2025**.

International payments made on **Monday 29 December 2025** will be processed as normal.

International payments made on **Thursday 1 January 2026** will not be processed until **Friday 2 January 2026**.

Standing orders to non-AIB accounts (including Ireland)

Date payment is sent:

Should reach receiving bank on:

Wednesday 24 December 2025

Wednesday 24 December 2025

Thursday 25 December 2025

Tuesday 30 December 2025

Friday 26 December 2025

Saturday 27 December 2025

Sunday 28 December 2025

Monday 29 December 2025

Tuesday 30 December 2025

Wednesday 31 December 2025

Wednesday 31 December 2025

Thursday 1 January 2026

Friday 2 January 2026

Friday 2 January 2026

Friday 2 January 2026

Standing Orders between AIB accounts from Thursday 25 December 2025 to Monday 29 December 2025 may not process until Tuesday 30 December 2025.

Standing Orders between AIB accounts on Thursday 1 January 2026 may not process until Friday 2 January 2026.

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SEPA direct debits collecting from AIB accounts	Requested collection date:	Debit date:	
	Wednesday 24 December 2025	Wednesday 24 December 2025	
	Thursday 25 December 2025	Tuesday 30 December 2025	
	Friday 26 December 2025	Tuesday 30 December 2025	
	Saturday 27 December 2025	Tuesday 30 December 2025	
	Sunday 28 December 2025	Tuesday 30 December 2025	
	Monday 29 December 2025	Tuesday 30 December 2025	
	Tuesday 30 December 2025	Tuesday 30 December 2025	
	Wednesday 31 December 2025	Wednesday 31 December 2025	
	Thursday 1 January 2026	Friday 2 January 2026	
	Friday 2 January 2026	Friday 2 January 2026	
SEPA credit transfer bulk files	Requested debit date:	If payment is authorised:	Should reach receiving bank on:
	Wednesday 24 December 2025	Before 16:00	Thursday 25 December 2025 (AIB customers) Monday 29 December 2025 (non AIB customers)
	Wednesday 24 December 2025 Actual debit date Tuesday 30 December 2025	After 16:00	Wednesday 31 December 2025 (AIB & non AIB customers)
	Thursday 25 December 2025 Friday 26 December 2025 Saturday 27 December 2025 Sunday 28 December 2025 Monday 29 December 2025 Actual debit date Tuesday 30 December 2025	Anytime	Wednesday 31 December 2025 (AIB & non AIB customers)
	Tuesday 30 December 2025	Before 16:00	Wednesday 31 December 2025 (AIB & non AIB customers)

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SEPA credit transfer bulk files (cont'd.)	Requested debit date:	If payment is authorised:	Should reach receiving bank on:
	Tuesday 30 December 2025 Actual debit date Wednesday 31 December 2025	After 16:00	Thursday 1 January 2026 (AIB customers) Friday 2 January 2026 (non AIB customers)
	Wednesday 31 December 2025	Before 16:00	Thursday 1 January 2026 (AIB customers) Friday 2 January 2026 (non AIB customers)
	Wednesday 31 December 2025 Actual debit date Friday 2 January 2026	After 16:00	Saturday 3 January 2026 (AIB customers) Monday 5 January 2026 (non AIB customers)
	Thursday 1 January 2026 Actual debit date Friday 2 January 2026	Anytime	Saturday 3 January 2026 (AIB customers) Monday 5 January 2026 (non AIB customers)
	Friday 2 January 2026	Before 16:00	Saturday 3 January 2026 (AIB customers) Monday 5 January 2026 (non AIB customers)
	Friday 2 January 2026 Actual debit date Monday 5 January 2026	After 16:00	Tuesday 6 January 2026 (AIB & non AIB customers)

SEPA direct debit bulk files	Requested debit date:	Credit value date:
	Wednesday 24 December 2025	Wednesday 24 December 2025
	Thursday 25 December 2025	Tuesday 30 December 2025
	Friday 26 December 2025	Tuesday 30 December 2025
	Saturday 27 December 2025	Tuesday 30 December 2025
	Sunday 28 December 2025	Tuesday 30 December 2025
	Monday 29 December 2025	Tuesday 30 December 2025
	Tuesday 30 December 2025	Tuesday 30 December 2025
	Wednesday 31 December 2025	Wednesday 31 December 2025
	Thursday 1 January 2026	Friday 2 January 2026
	Friday 2 January 2026	Friday 2 January 2026

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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 24 December 2025 and authorised before 15:00	Wednesday 24 December 2025	Monday 29 December 2025	Next business day from requested debit date	2 business days from requested debit date
	Wednesday 24 December 2025 and authorised after 15:00 Thursday 25 December 2025 anytime Friday 26 December 2025 anytime Saturday 27 December 2025 anytime Sunday 28 December 2025 anytime Monday 29 December 2025 anytime Actual debit date Tuesday 30 December 2025	Tuesday 30 December 2025	Wednesday 31 December 2025	Next business day from requested debit date	2 business days from requested debit date
	Tuesday 30 December 2025 and authorised before 15:00	Tuesday 30 December 2025	Wednesday 31 December 2025	Next business day from requested debit date	2 business days from requested debit date
	Tuesday 30 December 2025 and authorised after 15:00 Actual debit date Wednesday 31 December 2025	Wednesday 31 December 2025	Friday 2 January 2026	Next business day from requested debit date	2 business days from requested debit date

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Multicurrency payment files (cont'd.)		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 31 December 2025 and authorised before 15:00	Wednesday 31 December 2025	Friday 2 January 2026	Next business day from requested debit date	2 business days from requested debit date
	Wednesday 31 December 2025 and authorised after 15:00 Actual debit date Friday 2 January 2026	Friday 2 January 2026	Monday 5 January 2026	Next business day from requested debit date	2 business days from requested debit date
	Thursday 1 January 2026 anytime Actual debit date Friday 2 January 2026	Friday 2 January 2026	Monday 5 January 2026	Next business day from requested debit date	2 business days from requested debit date

Note related to payment files value limits

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.

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.

We'll be back to normal payment processing on **Friday 2 January 2026**.

Questions?

If you have a question call the iBusiness Banking Operations Team from Monday to Friday 09:00-17:00 (excluding bank holidays) 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.