

Making Payments over May 1 and May 5 Bank Holidays 2025



Thursday 1 May 2025 is a European Bank Holiday.

Monday 5 May 2025 is an Irish Bank Holiday.

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

Making Payments on May 1 Bank Holiday 2025

SEPA Euro Payments from Non-AIB accounts (including Ireland)		Incoming Payments:	
		Payments due into your account from other banks on Thursday 1 May 2025 may not reach your account until Friday 2 May 2025.	
Incoming SEPA Instant Payments		Payment received:	
		Instant payments due into your account from other banks on Thursday 1 May 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) Note - This table refers to cut-off times where payments are debiting ROI current accounts.	Date payment is sent:	If payment is made:	Should reach receiving bank on:
	Wednesday 30 April 2025	Before 14:00 After 14:00	Wednesday 30 April 2025 Friday 2 May 2025
	Thursday 1 May 2025	Anytime	Friday 2 May 2025

AIB to AIB payments are immediate.

Making Payments over May 1 and May 5 Bank Holidays 2025



Making Payments on May 1 Bank Holiday 2025

Urgent Euro Payments	Date payment is sent:	If payment is made:	Should reach receiving bank on:
	Wednesday 30 April 2025	Before 15:00 After 15:00	Wednesday 30 April 2025 Friday 2 May 2025
	Thursday 1 May 2025	Anytime	Friday 2 May 2025

International Payments (Standard and Urgent)	Payment sent:
	International payments made on Thursday 1 May 2025 will be processed as normal.

Standing Orders to non-AIB accounts (including Ireland)	Date payment is sent:	Should reach receiving bank on:
	Wednesday 30 April 2025	Wednesday 30 April 2025
	Thursday 1 May 2025	Friday 2 May 2025

Standing Orders between AIB accounts will process on Thursday 1 May as normal.

SEPA Direct Debits collecting from AIB accounts	Requested Collection date:	Debit date:
	Wednesday 30 April 2025	Wednesday 30 April 2025
	Thursday 1 May 2025	Friday 2 May 2025

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SEPA Credit Transfer Bulk Files	Requested debit date:	If payment is authorised:	Should reach receiving bank on:
	Wednesday 30 April 2025	Before 16:00	Thursday 1 May 2025 (AIB customers) Friday 2 May 2025 (non AIB customers)
	Wednesday 30 April 2025	After 16:00	Friday 2 May 2025 (AIB & non AIB customers)
	Thursday 1 May 2025	Before 16:00	Friday 2 May 2025 (AIB & non AIB customers)
	Thursday 1 May 2025	After 16:00	Saturday 3 May 2025 (AIB customers) Monday 5 May 2025 (non AIB customers)

SEPA Direct Debit Bulk Files	Requested Debit Date:	Credit Value Date:
	Wednesday 30 April 2025	Wednesday 30 April 2025
	Thursday 1 May 2025	Friday 2 May 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 receiving bank no later than:
	Wednesday 30 April 2025 and authorised before 15:00	Wednesday 30 April 2025	Friday 2 May 2025	Next business day from requested debit date	2 business days from requested debit date
	Wednesday 30 April 2025 and authorised after 15:00 Actual debit date Thursday 1 May 2025	Thursday 1 May 2025	Friday 2 May 2025	Next business day from requested debit date	2 business days from requested debit date
	Thursday 1 May 2025 and authorised before 15:00 Actual debit date Thursday 1 May 2025	Thursday 1 May 2025	Friday 2 May 2025	Next business day from requested debit date	2 business days from requested debit date
	Thursday 1 May 2025 and authorised after 15:00 Actual debit date Friday 2 May 2025	Friday 2 May 2025	Monday 5 May 2025	Next business day from requested debit date	2 business days from requested debit date

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Making Payments over May 5 Bank Holiday 2025

SEPA Euro Payments from Non-AIB accounts (including Ireland)		Incoming Payments:	
		Payments due into your account from other banks on Monday 5 May 2025 may not reach your account until Tuesday 6 May 2025.	
Incoming SEPA Instant Payments		Payment received:	
		Instant payments due into your account from other banks on Monday 5 May 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) <small>Note - This table refers to cut-off times where payments are debiting ROI current accounts.</small>	Date payment is sent:	If payment is made:	Should reach receiving bank on:
	Friday 2 May 2025	Before 14:00 After 14:00	Friday 2 May 2025 Monday 5 May 2025
	Saturday 3 May 2025 Sunday 4 May 2025 Monday 5 May 2025	Anytime Anytime Before 14:00	Monday 5 May 2025
	Monday 5 May 2025	After 14:00	Tuesday 6 May 2025

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	Saturday 3 May 2025 Sunday 4 May 2025 Monday 5 May 2025	Anytime Anytime Before 15:00	Monday 5 May 2025
	Monday 5 May 2025	After 15:00	Tuesday 6 May 2025

International Payments (Standard and Urgent)	Payment sent:
	International payments made on Monday 5 May 2025 may not be processed until Tuesday 6 May 2025.

Standing Orders to non-AIB accounts (including Ireland)	Date payment is sent:	Should reach receiving bank on:
	Friday 2 May 2025	Friday 2 May 2025
	Saturday 3 May 2025 Sunday 4 May 2025 Monday 5 May 2025 Tuesday 6 May 2025	Tuesday 6 May 2025

Standing Orders between AIB accounts on Monday 5 May may not process until Tuesday 6 May.

SEPA Direct Debits collecting from AIB accounts	Requested Collection date:	Debit date:
	Friday 2 May 2025	Friday 2 May 2025
	Monday 5 May 2025	Tuesday 6 May 2025
	Tuesday 6 May 2025	Tuesday 6 May 2025

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	Friday 2 May 2025	After 16:00	Wednesday 7 May 2025 (AIB & non AIB customers)
	Saturday 3 May 2025 Sunday 4 May 2025 Monday 5 May 2025 Actual debit date Tuesday 6 May 2025	Anytime	Wednesday 7 May 2025 (AIB & non AIB customers)
	Tuesday 6 May 2025	Before 16:00	Wednesday 7 May 2025 (AIB & non AIB customers)

SEPA Direct Debit Bulk Files	Requested Debit Date:	Credit Value Date:
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	Friday 2 May 2025 and authorised before 15:00	Friday 2 May 2025	Monday 5 May 2025	Next business day from requested debit date	2 business days from requested debit date
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	Tuesday 6 May 2025 and authorised before 15:00	Tuesday 6 May 2025	Wednesday 7 May 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.