



Making payments over the October bank holiday 2025

Monday 27 October 2025 is a bank holiday.

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 Monday 27 October 2025 may not reach your account until Tuesday 28 October 2025 .

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:
	Friday 24 October 2025	Before 14:00 After 14:00	Friday 24 October 2025 Monday 27 October 2025
	Saturday 25 October 2025	Anytime	Monday 27 October 2025
	Sunday 26 October 2025	Anytime	
	Monday 27 October 2025	Before 14:00	
	Monday 27 October 2025	After 14:00	Tuesday 28 October 2025

SEPA instant payments	Payment received:
	Instant payments (where available) made to and from other banks on Monday 27 October 2025 will be processed as normal. Click here for more information on instant payments.

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 24 October 2025	Before 15:00	Friday 24 October 2025
		After 15:00	Monday 27 October 2025
	Saturday 25 October 2025	Anytime	Monday 27 October 2025
	Sunday 26 October 2025	Anytime	
	Monday 27 October 2025	Before 15:00	
	Monday 27 October 2025	After 15:00	Tuesday 28 October 2025

International payments (standard and urgent)	Payment sent:
	International payments made on Monday 27 October 2025 will be processed as normal.

Standing orders to non-AIB accounts (including Ireland)	Date payment is sent:	Should reach receiving bank on:
	Friday 24 October 2025	Friday 24 October 2025
	Saturday 25 October 2025	Tuesday 28 October 2025
	Sunday 26 October 2025	
	Monday 27 October 2025	
	Tuesday 28 October 2025	

Standing Orders between AIB accounts on Monday 27 October may not process until Tuesday 28 October.

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SEPA direct debits collecting from AIB accounts	Requested collection date:	Debit date:
	Friday 24 October 2025	Friday 24 October 2025
	Monday 27 October 2025	Tuesday 28 October 2025
	Tuesday 28 October 2025	Tuesday 28 October 2025

SEPA credit transfer bulk files	Requested debit date:	If payment is authorised:	Should reach receiving bank on:
	Friday 24 October 2025	Before 16:00	Saturday 25 October 2025 (AIB customers) Monday 27 October 2025 (non AIB customers)
	Friday 24 October 2025	After 16:00	Wednesday 29 October 2025 (AIB & non AIB customers)
	Saturday 25 October 2025 Sunday 26 October 2025 Monday 27 October 2025 Actual debit date Tuesday 28 October 2025	Anytime	Wednesday 29 October 2025 (AIB & non AIB customers)
	Tuesday 28 October 2025	Before 16:00	Wednesday 29 October 2025 (AIB & non AIB customers)

SEPA direct debit bulk files	Requested debit date:	Credit value date:
	Friday 24 October 2025	Friday 24 October 2025
	Monday 27 October 2025	Tuesday 28 October 2025
	Tuesday 28 October 2025	Tuesday 28 October 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:
	Friday 24 October 2025 and authorised before 15:00	Friday 24 October 2025	Monday 27 October 2025	Next business day from requested debit date	2 business days from requested debit date
	Friday 24 October 2025 and authorised after 15:00	Tuesday 28 October 2025	Wednesday 29 October 2025	Next business day from requested debit date	2 business days from requested debit date
	Saturday 25 October 2025				
	Sunday 26 October 2025				
	Monday 27 October 2025				
	Actual debit date Tuesday 28 October 2025				
	Tuesday 28 October 2025 and authorised before 15:00	Tuesday 28 October 2025	Wednesday 29 October 2025	Next business day from requested debit date	2 business days from requested debit date

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 (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.