



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 to Monday 29 December may not process until Tuesday 30 December.

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

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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

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 AIB Phone and Internet Banking Support from Monday to Sunday (excluding bank holidays) 09:00-17:00 on 0818-724724 or on +353 1771 2424 from outside Ireland.

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