

# Brexit: Paying Direct Debits to Companies who bank in the UK



QUESTION	ANSWER
1. Why have I been sent this letter?	We have sent you this letter because you pay a SEPA direct debit to a company who uses a UK bank account. The Brexit transition period ends on 31 December 2020, so we want to make sure this company has all the information they need from you, so your payment can go through.
2. Why is this happening?	<p>This is happening because of the UK's decision to leave the EU (Brexit).</p> <p>When the UK leave the EU, they will also leave the EEA (European Economic Area) and therefore they will need to follow additional regulation to make sure their customer payments are protected.</p> <p>Direct debits that are requested by a company (the 'originator') outside the EEA have to give the name and address of the customer whose account they are looking to debit.</p>
3. I did not realise that my direct debit is being collected through a UK bank, is this allowed?	<p>Yes, this is allowed because the UK bank operates within the SEPA zone. Any bank within the SEPA zone can collect direct debit payments from your AIB bank account. For more information on SEPA, please visit <a href="https://business.aib.ie/help/sepa-faq">https://business.aib.ie/help/sepa-faq</a></p> <p>The UK will remain in the SEPA zone following Brexit therefore they will continue to be able to collect direct debits from Irish accounts.</p>
4. When do I need to take action?	Please contact the company using the UK bank before 31 December 2020, this is because any direct debits requested after the 1 January 2021 will need to include your name and address.
5. If I call the company, will my payments continue?	<p>The company or service provider is responsible for making the necessary changes to ensure the direct debit continues as normal.</p> <p>By calling the company or service provider you can confirm that they have your correct details on file so that when they process the direct debit with your name and address it can go through smoothly. It is the responsibility of the company or service provider to make sure the payments go through - we cannot guarantee the payment will not be rejected in future.</p>
6. Why is this additional personal data being collected?	After 31 December 2020, the company or service provider who collect the direct debit from you will now have to include your name and address with the payment request they send to us. This is because the UK will leave the EEA (European Economic Area) and become a non-EEA SEPA country. This means the UK banks must follow additional SEPA Scheme rules to make sure their customer payments are protected. For more information on SEPA, please visit <a href="https://business.aib.ie/help/sepa-faq">https://business.aib.ie/help/sepa-faq</a>
7. Why have I received more than one letter?	We have sent you a letter for each company or service provider you use, who bank in the UK.

## Brexit: Paying Direct Debits to Companies who bank in the UK (cont'd)



QUESTION	ANSWER
8. I provided all of this information when I was setting up my account why do I need to provide it again?	<p>When you set up your account with your service provider you would have provided your name and address as part of their standard account opening process.</p> <p>Now they have to share this information with their UK bank and us at AIB each time they request your direct debit. By contacting the company or service provider you can ensure that the details they have on file are correct so that when they request your direct debit with the details it will go through smoothly.</p>
9. Why are AIB contacting me about this issue, will I receive anything from the company or service provider?	<p>We are contacting you about this to avoid any disruption to your direct debit which is collected by the company named on this letter, as a result of Brexit. The company or service provider may also communicate these changes with you.</p>
10. I have a number of direct debits going to this company, will they all be effected?	<p>Yes, all of the direct debits going to this company will be effected.</p>
11. I have other direct debits set up on this account are they effected?	<p>Brexit will only effect direct debits that are being collected by a company or service provider who use a UK bank.</p>
12. Are there any changes to my fees for this?	<p>No, there are no changes to the fees if you continue to pay this company or service provider by direct debit.</p> <p>However, if you decide to change the way you pay this bill you can read A Guide to Our Fees and Charges for Personal Accounts and A Guide to Business Fees and Charges, at <a href="http://aib.ie/Fees-and-Charges">aib.ie/Fees-and-Charges</a>. You can also pick up a copy of these guides in your local branch.</p>
13. What do I have to do once I contact the company or service provider?	<p>You don't have to do anything else once you have contacted the company or service provider but we recommend that you check your account from 1 January 2021 to see if your payment has gone through on the usual date. If the direct debit has not gone through on the usual date, you will need to contact the company or service provider and ask them why it has not gone through.</p>
14. I have cancelled this direct debit why are you still writing to me about this?	<p>We are sorry if we have sent you a letter for a direct debit you have cancelled with us or which has expired. If you have already cancelled the direct debit to the company named on your letter or if it has expired, you don't have to do anything.</p>
15. Who can I contact if I have further questions?	<p>You can contact <a href="mailto:sepa.payments@aib.ie">sepa.payments@aib.ie</a> for more information.</p>