



# AIB iBB Domestic Cut Off Times

Payment Type	Description	Payment Cut-Off Time*	Execution Timeframes*
Account Transfer	<p><b>Allows you to transfer funds:</b></p> <p>Between your AIB ROI Accounts.</p>	19:15	Value is given on the same business day if the transfer is made on a business day before 19:15. Payments made after 19:15 will be credited for Value on the following business day.
	<p>Between your AIB euro Currency Accounts (NSC of 93-00-67) and your AIB ROI euro Accounts.</p>	16:00	Execution timeframe is a maximum of same business day if payment is made on a business day before 16:00. If payment is made after 16:00 execution timeframe is maximum of next business day.
Third Party IBAN	<p><b>Allows you to transfer funds:</b></p> <p>From your AIB ROI Accounts to Third Party AIB Bank ROI Accounts.</p>	19:15	Value is given on the same business day if the transfer is made on a business day before 19:15. Payments made after 19:15 will be credited for Value on the following business day.
	<p>From your AIB ROI Accounts to Third Party Accounts in other financial institutions, within Ireland.</p>	14:00	Value may be given on the same business day for any amount if the payment is made before 14.00 on a business day. Payment execution is a maximum of one business day.
	<p>From your AIB Euro Currency Accounts (NSC of 93-00-67) to Third Party AIB ROI Euro Accounts.</p>	16:00	Execution timeframe is a maximum of same business day if payment is made on a business day before 16:00. If payment is made after 16:00 execution timeframe is maximum of next business day.
	<p>From your AIB euro Currency Accounts (NSC of 93-00-67) to Third Party AIB Euro Currency Accounts (NSC of 93-00-67).</p>	16:00	Execution timeframe is a maximum of same business day if payment is made on a business day before 16:00. If payment is made after 16:00 execution timeframe is maximum of next business day.
Bill Payment	<p>Allows you to transfer funds for credit of bill payments to Utility companies.</p>	00:00 (Midnight)	<p>Payments made up to midnight on a business day, will be credited to the biller no later than the following business day.</p> <p>From Requested Debit Date please allow 1 business day for the payment to reach the biller.</p>



# AIB iBB Domestic Cut Off Times *(continued)*

Payment Type	Description	Payment Cut-Off Time*	Execution Timeframes*
Urgent Interbank- (Same Day Value)	<p><b>Allows you to transfer funds as:</b></p> <p><b>ROI Inter-Bank Same Day Value Payments</b> From your AIB ROI Accounts in Euro to Third Party Accounts in other financial institutions within the ROI.</p> <p><b>Outgoing UK Interbank Payments</b> From your AIB Sterling Current Account (NSC of 23-85-90) in Sterling only to Accounts in other Banks in the UK. You must use a valid UK NSC and Account number. NSC must be reachable within either the FPS or CHAPS clearing systems.</p>	15:00	Value is given on the same day if the transfer is made on a business day before 15:00. If payment is made after 15:00 execution timeframe is maximum of next business day.
	<p><b>Allows you to transfer funds:</b></p> <p>Between your AIB ROI Accounts and your AIB Currency Accounts (NSC 93-00-67) non euro or your AIB Sterling Current Accounts (NSC of 23-85-90).</p> <p>Funds transferred from your AIB ROI Account, or AIB Currency Accounts (NSC 93-00-67) non euro or your AIB Sterling Current Accounts (NSC of 23-85-90) to an AIB Sterling Current Account (NSC 23-85-90) must be in Sterling (GBP).</p> <p>Funds transferred from your AIB Sterling Current Account (NSC 23-85-90) to your AIB ROI of AIB Currency Account (NSC 93-00-67) must be in the currency of the credit account.</p>	15:30	Execution timeframe is a maximum of same business day if payment is made on a business day before 15:30. If payment is made after 15:30 execution timeframe is maximum of next business day.
Account Transfer FX	<p><b>Allows you to transfer funds:</b></p> <p>Between your AIB ROI Accounts and your AIB Currency Accounts (NSC 93-00-67) non euro or your AIB Sterling Current Accounts (NSC of 23-85-90) to an AIB Sterling Current Account (NSC 23-85-90) must be in Sterling (GBP).</p> <p>Funds transferred from your AIB Sterling Current Account (NSC 23-85-90) to your AIB ROI of AIB Currency Account (NSC 93-00-67) must be in the currency of the credit account.</p>	16:00	Execution time frame is a maximum of same business day if payment is made on a business day before 16:00. If payment is made after 16:00 execution timeframe is maximum of next business day.
Third Party FX	<p><b>Allows you to transfer funds:</b></p> <p>From your AIB ROI Accounts to Third Party AIB Currency Accounts (NSC of 93-00-67) non euro or Third Party AIB Sterling Current Accounts (NSC of 23-85-90).</p> <p><b>Note:</b> Funds transferred from your AIB ROI Accounts to a Third Party Sterling Current Account (NSC of 23-85-90) must be in Sterling (GBP).</p> <p>From your AIB Currency Accounts (NSC of 93-00-67) non Euro or your AIB Sterling Current Accounts (NSC of 23-85-90) to a Third Party AIB ROI Account or Currency Accounts non Euro (NSC of 93-00-67) or Third Party AIB Sterling Current Accounts (NSC of 23-85-90).</p> <p><b>Note:</b> Funds transferred from these accounts to a Third Party Sterling Current Account (NSC 23-85-90) must be in Sterling (GBP) and funds transferred from your Sterling Current Account NSC (23-85-90) to a Third Party AIB ROI Account must be in the currency of the credit account.</p>	16:00	Execution time frame is a maximum of same business day if payment is made on a business day before 16:00. If payment is made after 16:00 execution timeframe is maximum of next business day.



# AIB iBB Domestic Cut Off Times *(continued)*

Payment Type	Description	Payment Cut-Off Time*	Execution Timeframes*
Payment Files	Allows you to make large volumes of SEPA Credit Transfers to countries within the SEPA zone.	<b>Before 16:00</b>	Deadline for transmission is 16:00 on the business day of the earliest debit date within the file.
	Allows you to collect large volumes of SEPA Direct Debits from countries within the SEPA zone.	<b>Before 11:00</b>	The deadline for First, Once Off Final and Recurring payments is 1 business day before the payment date. For further information please see <a href="http://www.aib.ie/sepa">www.aib.ie/sepa</a> .
	Allows you to make large volumes of MCY (multicurrency) payments.	<b>Before 15:00</b>	Deadline for transmission is 15.00 on the business day of the earliest debit date in the file.
	For further information on payment files, including cut-off times to ensure processing on the correct date, see <a href="http://www.aib.ie/sepa">www.aib.ie/sepa</a> and the iBB payment Files User Guide.		

\* The Payment Cut Off times indicated are local Irish time. Every effort will be made by AIB to process these payments within the timelines once the payment is completed before the stated cut off time. Please note that payments made after the stated cut off time may still begin processing and the amount debited from your account same day. Please ensure your account is sufficiently funded to avoid your payment being delayed or failing to process. All payment types mentioned above can be authorised on a business day on iBB, up to the above mentioned Cut-off times.

**NOTE:** Transactions originated through iBB attract automated transaction charges. You can obtain details of transaction charges from our Business Fees and Charges brochure which is available on [www.aib.ie](http://www.aib.ie)