

Making payments over the Christmas Period and Year End 2022



Monday 26 December 2022, Tuesday 27 December 2022, Wednesday 28 December 2022 and Monday 2 January 2023 are all Bank Holidays.

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

Incoming SEPA Payments:

Payments due into your account from **other Banks** on **Monday 26 December 2022, Tuesday 27 December 2022 and Wednesday 28 December 2022** may not be credited to your account until **Thursday 29 December 2022**.

Payments due into your account from other Banks on **Monday 2 January 2023** may not be credited to your account until **until Tuesday 3 January 2023**.

Outgoing Payments:

International Payments (Standard & Urgent)

International payments made on **Monday 26 December 2022** will not be processed.

International payments made on **Tuesday 27 December 2022, Wednesday 28 December 2022 and Monday 2 January 2023** will be processed.

SEPA Direct Debit:

Direct debits due to leave your account on **Monday 26 December 2022, Tuesday 27 December 2022 and Wednesday 28 December 2022** will not be debited until **Thursday 29 December 2022**.

Direct debits due to leave your account on **Monday 2 January 2023** will not be debited until the next working day (**Tuesday 3 January 2023**).

SEPA Euro Payments (including Ireland)	Date payment is sent:	If payment is made:	Should reach receiving bank on:*
	Friday 23 December 2022	Before 2:00pm	Friday 23 December 2022
	Friday 23 December 2022	After 2.00pm	Tuesday 27 December 2022
	Saturday 24 December 2022 – Sunday 25 December 2022	Anytime	Tuesday 27 December 2022
	Monday 26 December 2022	Before 2:00pm	Tuesday 27 December 2022
	Monday 26 December 2022	After 2.00pm	Tuesday 27 December 2022
	Tuesday 27 December 2022	Before 2:00pm	Tuesday 27 December 2022
	Tuesday 27 December 2022	After 2.00pm	Wednesday 28 December 2022
	Wednesday 28 December 2022	Before 2:00pm	Wednesday 28 December 2022
	Wednesday 28 December 2022	After 2.00pm	Thursday 29 December 2022
	Monday 2 January 2023	Before 2:00pm	Monday 2 January 2023
	Monday 2 January 2023	After 2.00pm	Tuesday 3 January 2023

*Please check processing times with the receiving bank

Payment Information over the Christmas and Year End Bank Holiday 2022



Standing Orders	Date to leave your account on:	Should reach receiving bank on:*
	Friday 23 December 2022	Friday 23 December 2022
	Saturday 24 December 2022 - Wednesday 28 December 2022	Thursday 29 December 2022
	Monday 2 January 2023	Tuesday 3 January 2023

*Please check processing times with the receiving bank.

Please note transactions may take until the next working day to update on the customers bank statement.

We'll be back to normal payment processing on **Tuesday 3 January 2023**.

AIB to AIB payments are immediate.

Questions?

If you have a question call AIB Phone and Internet Banking Support from Monday to Sunday 09:00-17:00 on 0818-724724 or on +353 1771 2424 from outside Ireland.