

Making payments over the May 1 and May 6 Bank Holidays 2024



Wednesday 1 May 2024 is a European Bank Holiday.

Monday 6 May 2024 is an Irish Bank Holiday.

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

Wednesday 1 May 2024:

Incoming SEPA Payments:

Payments due into your account from other Banks on **Wednesday 1 May 2024** may not be credited to your account until **Thursday 2 May 2024**.

Outgoing Payments:

International Payments (Standard & Urgent)

International payments made on **Wednesday 1 May 2024** will be processed.

SEPA Direct Debit:

Direct debits due to leave your account on **Wednesday 1 May 2024** will not be debited until the next working day (**Thursday 2 May 2024**).

| Third Party IBAN /Paylink Euro Standard payments: | Date payment is sent: | If payment is made: | Should reach receiving bank on:* |
|--|-----------------------|---------------------|----------------------------------|
| *Note - This table refers to cut-off times where payments are debiting ROI current accounts. | Tuesday 30 April 2024 | Before 2.00pm | Tuesday 30 April 2024 |
| | | After 2.00pm | Thursday 2 May 2024 |
| | Wednesday 1 May 2024 | Anytime | Thursday 2 May 2024 |
| | Thursday 2 May 2024 | Before 2:00pm | Thursday 2 May 2024 |
| After 2.00pm | | Friday 3 May 2024 | |

| Urgent Interbank Payments (Euro Currency) | Date payment is sent: | If payment is made: | Should reach receiving bank on:* |
|---|-----------------------|---------------------|----------------------------------|
| | Tuesday 30 April 2024 | Before 3.00pm | Tuesday 30 April 2024 |
| | | After 3.00pm | Thursday 2 May 2024 |
| | Wednesday 1 May 2024 | Anytime | Thursday 2 May 2024 |
| | Thursday 2 May 2024 | Before 3.00pm | Thursday 2 May 2024 |
| After 3.00 pm | | Friday 3 May 2024 | |

*Please check processing times with the receiving bank

Payment Information over the May European Bank Holiday 2024



| Standing Orders | Date payment is sent: | Should reach receiving bank on:* |
|-----------------|-----------------------|----------------------------------|
| | Tuesday 30 April 2024 | Tuesday 30 April 2024 |
| | Wednesday 1 May 2024 | Thursday 2 May 2024 |

| SEPA Credit Transfer Bulk Files | Requested debit date: | If payment is authorised: | Should reach receiving bank on*: |
|---------------------------------|-----------------------|---------------------------|---|
| | Tuesday 30 April 2024 | Before 4.00pm | Wednesday 1 May 2024 (AIB Customers) Thursday 2 May 2024 (non AIB customers) |
| | Tuesday 30 April 2024 | After 4.00pm | Thursday 2 May 2024 (AIB Customers) Thursday 2 May 2024 (non AIB customers) |
| | Wednesday 1 May 2024 | Before 4.00pm | Thursday 2 May 2024 (AIB & Non AIB Customers) |
| | Wednesday 1 May 2024 | After 4.00pm | Friday 3 May 2024 (AIB & non AIB Customers) |
| | Thursday 2 May 2024 | Before 4.00pm | Friday 3 May 2024 (AIB & Non AIB Customers) |
| | Thursday 2 May 2024 | After 4.00pm | Saturday 4 May 2024 (AIB Customers) Monday 6 May 2024 (non AIB customers) |

*Please check processing times with the receiving bank

| SEPA Direct Debit Bulk Files | Requested Debit Date: | Actual Debit Date: |
|------------------------------|-----------------------|---------------------|
| | Wednesday 1 May 2024 | Thursday 2 May 2024 |

Payment Information over the May European Bank Holiday 2024



| 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 beneficiary bank no later than: |
| | Tuesday 30 April 2024 and authorised before 3.00pm | Tuesday 30 April 2024 | Thursday 2 May 2024 | Next Business day from requested debit date | 2 Business Days from requested debit date |
| | Wednesday 1 May 2024 and authorised before 3.00pm | Wednesday 1 May 2024 | Thursday 2 May 2024 | Next Business day from requested debit date | 2 Business Days from requested debit date |
| | Thursday 2 May 2024 and authorised before 3.00pm | Thursday 2 May 2024 | Friday 3 May 2024 | Next Business day from requested debit date | 2 Business Days from requested debit date |

Note: Some banks may apply funds to the beneficiary account before the stated dates above.

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 **Thursday 2 May 2024**.

Making payments over the May Bank Holiday 2024



Monday 6 May 2024:

Incoming SEPA Payments:

Payments due into your account from other Banks on **Monday 6 May 2024** may not be credited to your account until **Tuesday 7 May 2024**.

Outgoing Payments:

International Payments (Standard & Urgent)

International payments made on **Monday 6 May 2024** will not be processed.

SEPA Direct Debit:

Direct debits due to leave your account on **Monday 6 May 2024** will not be debited until the next working day (**Tuesday 7 May 2024**).

| Third Party IBAN /Paylink Euro Standard payments: | Date payment is sent: | If payment is made: | Should reach receiving bank on:* |
|--|-----------------------|---------------------|----------------------------------|
| *Note - This table refers to cut-off times where payments are debiting ROI current accounts. | Friday 3 May 2024 | Before 2.00pm | Friday 3 May 2024 |
| | | After 2.00pm | Monday 6 May 2024 |
| | Saturday 4 May 2024 | Anytime | Monday 6 May 2024 |
| | Sunday 5 May 2024 | Anytime | |
| | Monday 6 May 2024 | Before 2.00pm | |
| | Monday 6 May 2024 | After 2:00pm | Tuesday 7 May 2024 |

| Urgent Interbank Payments (Euro Currency) | Date payment is sent: | If payment is made: | Should reach receiving bank on:* |
|---|-----------------------|---------------------|----------------------------------|
| | Friday 3 May 2024 | Before 3.00pm | Friday 3 May 2024 |
| | | After 3.00pm | Monday 6 May 2024 |
| | Saturday 4 May 2024 | Anytime | Monday 6 May 2024 |
| | Sunday 5 May 2024 | Anytime | |
| | Monday 6 May 2024 | Before 3.00pm | |
| | Monday 6 May 2024 | After 3.00pm | Tuesday 7 May 2024 |

*Please check processing times with the receiving bank

Payment Information over the May Bank Holiday 2024



| Standing Orders | Date payment is sent: | Should reach receiving bank on:* |
|-----------------|-----------------------|----------------------------------|
| | Friday 3 May 2024 | Friday 3 May 2024 |
| | Saturday 4 May 2024 | Tuesday 7 May 2024 |
| | Sunday 5 May 2024 | |
| | Monday 6 May 2024 | |
| | Tuesday 7 May 2024 | |

| SEPA Credit Transfer Bulk Files | Requested debit date: | If payment is authorised: | Should reach receiving bank on*: |
|---------------------------------|--|---------------------------|--|
| | Friday 3 May 2024 | Before 4.00pm | Saturday 4 May 2024 (AIB Customers) Monday 6 May 2024 (non AIB customers) |
| | Saturday 4 May 2024 | Anytime | Wednesday 8 May 2024 (AIB & non AIB customers) |
| | Sunday 5 May 2024 | | |
| | Monday 6 May 2024 | Before 4.00pm | |
| | <i>Actual debit date</i> Tuesday 7 May 2024 | | |
| | Tuesday 7 May 2024 | Before 4.00pm | Wednesday 8 May 2024 (AIB & non AIB customers) |

*Please check processing times with the receiving bank

| SEPA Direct Debit Bulk Files | Requested Debit Date: | Actual Debit Date: |
|------------------------------|-----------------------|--------------------|
| | Friday 3 May 2024 | Friday 3 May 2024 |
| | Monday 6 May 2024 | Tuesday 7 May 2024 |

Payment Information over the May Bank Holiday 2024



| 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 beneficiary bank no later than: |
| | Thursday 2 May 2024 and authorised before 3.00pm | Thursday 2 May 2024 | Friday 3 May 2024 | Next Business day from requested debit date | 2 Business Days from requested debit date |
| | Friday 3 May 2024 and authorised before 3.00pm | Friday 3 May 2024 | Monday 6 May 2024 | Next Business day from requested debit date | 2 Business Days from requested debit date |
| | Saturday 4 May 2024 Sunday 5 May 2024 Monday 6 May 2024 and authorised before 3.00pm Actual debit date Tuesday 7 May 2024 | Tuesday 7 May 2024 | Wednesday 8 May 2024 | Next Business day from requested debit date | 2 Business Days from requested debit date |
| | Tuesday 7 May 2024 and authorised before 3.00pm | Tuesday 7 May 2024 | Wednesday 8 May 2024 | Next Business day from requested debit date | 2 Business Days from requested debit date |

Note: Some banks may apply funds to the beneficiary account before the stated dates above. 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 7 May 2024.

Questions?

If you have a question call the iBusiness Banking Operations Team from Monday to Friday 09:00-17:00 on 0818 72 00 00 (outside Republic of Ireland on +353 1641 4889).