



Republic of Ireland

Domestic & SEPA Payments

Payment	Payment Cycle	Cut-off Time
Domestic Account Transfers	Same Day	5.00pm
SEPA Payments* (to BOI Branch Accounts)	Same Day	5.00pm
SEPA Payments* (to BOI IBIS Accounts)	Same Day	4.00pm
SEPA Payments* (to Irish Account)	Next Day	5.00pm
SEPA Payments* (to EU Zone)	Next Day	5.00pm
Bulk Payments (including Import)	Next Day	3.30pm
International Account Transfer**	Same Day	4.00pm
Same Day Money Transfer (SDMT)	Same Day	1.00pm

International Excluding SEPA

Payment Payment Cycle Cut-off Time
 International Payments (Same Day)

GBP	Same Day	4.00pm
USD	Same Day	2.30pm
EUR	Same Day	2.30pm

International Payments (Non-urgent)

GBP	Two Day	5.00pm
USD	Two Day	4.00pm
All euro payments to outside EU/EEA and all other non-euro payments	Two Day +	4.00pm

Cut off times are correct as of the 20th of June 2016



* The SEPA(Single Euro Payments Area) consists of the 28 EU member states, Iceland, Norway, Liechtenstein, Switzerland and Monaco.

** An international account transfer is a payment between accounts registered on a single Business On Line profile where either the debit and/or credit account is a foreign currency account held in Bank of Ireland Global Markets within the ROI jurisdiction