



United Kingdom

Domestic Payments

Payment	Payment Cycle	Cut off time
Domestic Account Transfer	Same Day	5.00pm
Domestic Third Party Payments to Bank of Ireland UK accounts (GBP)	Same Day	5.00pm
Domestic 3rd Party Payments to other UK banks (GBP)	Next Day	5.00pm
BACS (Including Import)	+Two Day	5.00pm
CHAPS (Urgent Sterling to UK Banks)	Same Day	4.00pm
Cross Border Account Transfer*	Same Day	4.00pm

International (Same Day)

Payment	Payment Cycle	Cut off time
GBP	Same Day	4.00pm
EUR	Same Day	2.00pm
USD	Same Day	2.00pm

International (Non Urgent)

Payment	Payment Cycle	Cut off time
GBP	Next Day	4.30pm
EUR	Next Day	4.30pm
All other currencies	+Two Day	4.30pm

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

*A cross border 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 UK Global Markets within the GB or NI jurisdiction.

