

Demand Deposit Accounts Cut-Off Times

The following Processing and Cut-Off Times apply to payment transactions on Demand Deposit Accounts in Euro and EU/EEA Member State currencies which are governed by the European Communities (Payment Services) Regulations 2009.

Transaction Type	Currency	Instruction Submission	Booking Date	Value Date
Telegraphic Transfers / International Payments from your account.	EUR, GBP	If we receive your instructions before 2:00pm we can make the payment on the same working day. Instructions received after the specified cut-off will be processed on the next working day.	Same Day (D)	Same Day
Telegraphic Transfers / International Payments from your account.	Other EU/EEA Currencies	If we receive your instructions before 10:00am we can make the payment on the same working day for the following day's value. Instructions received after the specified cut-off will be processed on the next working day.	Same Day (D)	D + 1
Telegraphic Transfers / International Payments into your account.	EUR, GBP	Credit payments to the Customer's Account received before 2.00pm will be credited with the amount of any such payment on the same Business Day as the payment is received by the Bank. If the date of receipt is not a Business Day, the Account will not be credited until the next Business Day. If a value date specified for a credit payment is a forward value date the Bank will apply that specified value date. Credit payments received after the specified cut-off will be processed on the next working day.	Same Day (D)	Same Day
Telegraphic Transfers / International Payments into your account.	Other EU/EEA Currencies	Credit payments to the Customer's Account received before 10:00am will be credited with the amount of any such payment on the same Business Day as the payment is received by the Bank, for a latest value date of three days forward. If the date of receipt is not a Business Day, the Account will not be credited until the next Business Day. If a value date specified for a credit payment is a forward value date the Bank will apply that specified value date. Credit payments received after the specified cut-off will be processed on the next working day.	Same Day (D)	D + 3
Transfers between own accounts with Anglo Irish Bank Ltd.	All	If we receive your instructions before 4:30pm we can make the payment on the same working day. Instructions received after the specified cut-off will be processed on the next working day.	Same Day (D)	Same Day

If any payment details are incorrect, the transaction will not be processed within the timeframes detailed. For paper initiated transactions, the above referenced processing periods are extended by a further day.