



Christmas and New Year's Non-Processing dates

Excluding SEPA Instant payments, outgoing payments will **not** be processed on the following non-banking days:

- Thursday 25th December 2025 – Monday 29th December 2025 (inclusive)
- Thursday 1st January 2026

Outgoing Payments

SEPA Payments

The table below outlines the processing schedule for outgoing SEPA payments and the expected date the payment will be credited to the beneficiary account. Some banks may credit the payment earlier than the date indicated below.

Date payment is processed	Cut off Time PMG / Non-PMG	Payment credited to beneficiary account
Tuesday 23 rd December 2025	10:30 / 15:30	Wednesday 24 th December 2025
Wednesday 24 th December 2025	10:30 / 15:30	Tuesday 30 th December 2025
Tuesday 30 th December 2025	10:30 / 15:30	Wednesday 31 st December 2025
Wednesday 31 st December 2025	10:30 / 15:30	Friday 2 nd January 2026

Outgoing International Payments / Same Day Domestic Payments

Outgoing international payments and Same Day Domestic Payments will **not** be processed on the non-processing dates outlined above.

Incoming Payments

SEPA Payments

Incoming SEPA payments can be booked on non-processing dates but will be valued for interest purposes on the next banking day.

Instant SEPA Payments

Instant SEPA payments will be processed on non-banking days, 24 hours a day, 7 days a week, excluding such times when the system is undergoing maintenance.

Support

Should you have any questions please telephone our Government Banking Support team at (01) 484 2200.