



## iBB Domestic Payments

The following information details the transaction charges and maximum execution times for each type of payment made through the iBB Domestic Payments module and iBulk Payments module.

| Payment type                                                                                 | Payment description                                                                                                                            | Maximum payment execution time                                                                                                  | Standard charge                                                                                                          |
|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| <b>Account transfer within the same entity</b>                                               | A transfer made between your own Accounts within the same company                                                                              | Immediate – no Cut-off time.                                                                                                    | Free                                                                                                                     |
| <b>Account transfer between different entities within the same group of companies</b>        | A transfer made between Accounts held in different entities within the same group of companies                                                 | Immediate – no Cut-off time.                                                                                                    | The appropriate automated transaction charge <sup>2</sup> (charged quarterly in arrears)                                 |
| <b>Third party transfer to another AIB (NI) or Allied Irish Bank (GB) customer's account</b> | A transfer made internally to a beneficiary based in AIB (NI) or Allied Irish Bank (GB)                                                        | Immediate – no Cut-off time                                                                                                     | The appropriate automated transaction charge <sup>2</sup> (charged quarterly in arrears)                                 |
| <b>Third party transfer to a beneficiary based in another UK financial institution</b>       | A payment made to a beneficiary based in another UK financial institution <sup>3</sup>                                                         | Same day (subject to beneficiary bank processing times). This is provided that the transfer is made between 7.00am and midnight | The appropriate automated transaction charge <sup>2</sup> (charged quarterly in arrears)                                 |
| <b>CHAPS</b>                                                                                 | This is typically a high value urgent transfer of funds to another UK financial institution made using the CHAPS system                        | Same day.<br>This is provided that the transfer is made between 9.30am and 5.25pm                                               | £12.00 (charged when incurred) plus appropriate automated transaction charge <sup>2</sup> (charged quarterly in arrears) |
| <b>Standing Orders</b>                                                                       | Allows you to make regular fixed amount payments in Sterling e.g. monthly to your AIB (NI) Accounts and to third party accounts held in the UK | Same day.<br>This is provided that the Standing Order is set up by 8pm on the previous Business Day.                            | The appropriate automated transaction charge <sup>2</sup> (charged quarterly in arrears)                                 |

Please note payments released after the cut-off time will be processed on the next Business Day.

## iBB iBulk Payments module

This module is used to make Bulk direct debit and credit payments within the UK. It is used for Sterling branch based accounts.

| Payment type              | Payment description                                                                                       | Maximum payment execution time                                                                                                                                                                                                           | Standard charge                                                                                                                                            |
|---------------------------|-----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Bulk Credits FPS</b>   | These are bulk payments used to pay multiple beneficiaries using the Faster Payments Service <sup>3</sup> | Before start of business on the next Business Day provided that the payment is submitted between 7.00am and 2.00pm. Before close of business on the next Business Day provided that the payment is submitted between 2.00pm and midnight | £0.15 per transaction within the file, £2.00 per file submitted plus appropriate automated transaction charge <sup>2</sup> (charged quarterly in arrears)  |
| <b>Bulk Credits Bacs</b>  | These are bulk Bacs payments used to pay multiple beneficiaries using the Bacs system                     | Two Business Days. This is provided that the payment is submitted between 8.00am and 5.30pm                                                                                                                                              | £0.15 per transaction within the file, £2.00 per file submitted plus appropriate automated transaction charge <sup>2</sup> (charged quarterly in arrears). |
| <b>Bulk Direct Debits</b> | These are bulk Bacs payments used for the collection of funds from your customers                         | Two Banking Days. This is provided that the payment is submitted between 8.00am and 5.30pm                                                                                                                                               | £0.15 per transaction within the file, £2.00 per file submitted plus appropriate automated transaction charge <sup>2</sup> (charged quarterly in arrears)  |

<sup>1</sup> The charges listed may differ to charges that you have agreed with your branch. In such cases the agreed charges will override the above. In agreed circumstances, fees may be taken from a nominated account.

<sup>2</sup> Refer to the 'Price List for Business Customers' brochure for details on the automated transaction charge.

<sup>3</sup> Payments must not exceed amount set by the Faster Payments Scheme.

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