



## Instructions to assist you when completing a standing order form

- A standing order is an instruction from you to us to make a regular payment of a fixed amount in euro from your account to a named payee. Standing orders are payments that are made by way of a SEPA Credit Transfer or SEPA Instant Credit Transfer.
- You can set up a standing order to countries and territories in the SEPA zone. You can find a full list of SEPA countries and territories on our website [www.aib.ie](http://www.aib.ie) or ask in branch.
- Standing orders can only be made to SEPA reachable banks and SEPA Instant standing orders can only be made to certain account types within those banks.
- Standing orders can be set up electronically by using our online banking services, or manually by completing this Standing Order Set Up Form by either bringing or posting this form to your local branch. You can also amend or cancel standing orders on our online banking service or through your local branch.

### Customer's (Sender's) Details

#### i.e. details relating to the company/person sending the payment

1. Your name or company name on the account to be debited. (Maximum character length is 70).
2. The IBAN (International Bank Account Number) of the sender. For more information on IBAN's, please see our website [www.aib.ie](http://www.aib.ie) or ask in branch.

### Payee's Details

#### i.e. details relating to the company/person to receive the payment

3. Payee's Name: The name of the person or entity who will receive the payment. (Maximum character length is 70).
4. The IBAN (International Bank Account Number) of the payee. For more information on IBAN's, please see our website [www.aib.ie](http://www.aib.ie).
5. This is where you enter the message for the payee (max 18 characters).
6. Additional Information. Any message - text or numerical - to be forwarded to the payee (max 139 characters).

### Payment Details

7. Standing order type, SEPA Standard or SEPA Instant. There are differences between these products that are important to understand. SEPA Instant standing orders normally arrive on the date you scheduled them including weekends and bank holidays. SEPA Instant standing orders can only be sent from payment accounts and may not be accepted into non-payment accounts (e.g. mortgage, loan or certain deposit accounts). You must have enough money in your account at the time of the SEPA Instant standing order otherwise the payment will fail.
8. Start Date of the standing order.
9. Please select the frequency required. If you require the standing order to be every 4 weeks, every 2 months, every 4 months or half-yearly, please specify in the 'Other' box. Frequencies other than these are not possible.
10. Select either the total number of payments of the standing order or mark as continue indefinitely, no end date.
11. The amount of money (in Euro and cents only) you wish to set up in figures. (The standing order amount per transaction must be €99,999.99 or less).
12. The amount of money (in Euro and cents only) you wish to set up in words.

### Data Protection Notice

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our Data Protection Notice in branches or online at [www.aib.ie/dataprotection](http://www.aib.ie/dataprotection). It may change from time to time.

## Charges

Service charges apply for standing orders that are manually set up, amended or cancelled in branch. Please see our Guide to Personal Fees and Charges and Guide to Business Fees and Charges available on our website [www.aib.ie](http://www.aib.ie) or ask in branch for more information.

## Customer Limits and Authorisation

13. The standing order instruction must be signed by the authorised signatories on the sender account.

If you have set a SEPA Instant limit, a new SEPA Instant standing order must be within your SEPA Instant limit. In the case of accounts with multiple signatories the SEPA Instant limit of the signatory present in branch will apply. If none of the signatories are present, the SEPA Instant limit of the person in the first signatory box will be consumed. SEPA Instant limits will be consumed on the day the SEPA Instant standing order is set up. If an existing standing order is being increased, the full amount will be consumed on the day of the amendment. If you have set a SEPA Instant limit at transaction level, the SEPA Instant standing order must be within that limit. If you have set a SEPA Instant daily limit, any SEPA Instant payments made on the day you set up or amend a SEPA Instant standing order will count toward your daily SEPA Instant limit. Please ensure your SEPA Instant limit is sufficient. Customers can amend their SEPA Instant limit via Mobile, Internet Banking, Kiosk, or via the SEPA Instant limit form available in branch. Please see our website [www.aib.ie](http://www.aib.ie) for more information.

## Verification of Payee

14. The Verification of Payee check is intended to reduce the risk of mistaken payments and scams so you should pay very close attention to this process when making a payment. With Verification of Payee we check the name of who you're sending a SEPA standing order to before you set it up to help make sure you are paying the correct account. We will share the Verification of Payee response with you (Match, Close Match, Details Do Not Match or Match Not Possible). Where the response is 'Close Match', we will include the close match response on the standing order form. Please check the Verification of Payee response and the payment details carefully. If you proceed with the standing order instruction after you have received the result of the Verification of Payee check, we will assume that the information you have given us is correct. If you end up sending money to someone else's account, we may not be able to get it back for you.

When Verification of Payee is complete, you will be asked if you want to continue with setting up the standing order.

Note: Verification of Payee will not be completed if you are not present (for example in the case of a standing order form being posted to the Bank).

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland. Terms and Conditions apply.