

Instructions to assist you when completing a Paylink Euro Application Form

If you have any queries when completing this form, please refer to instructions below or contact your local branch.

This application form is only to be used if:

- Your payment instruction is in euro.
- You have a complete and valid payee's IBAN.
- Your payment is going to a qualifying destination, please see our website www.aib.ie or your payment is going to a payee bank in Ireland, including AIB.

Important Safeguarding Your Money questionnaire

Is the payment in relation to an investment opportunity, crypto or lottery? YES NO

Have you been advised that you've been a victim of fraud and been asked to transfer funds to safeguard your money? YES NO

Is this payment to someone that you have become friends with online? YES NO

Have you been asked to transfer the funds urgently by a friend or family member? YES NO

Have you been asked to change bank details on this payment? YES NO

Is the payment in relation to the purchase of an item you have viewed online? YES NO

If you've answered yes to any of the questions above please talk to one of our staff members.

Payment Service

1. SEPA Standard and SEPA Instant payments are ways to send Euro payments 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 or ask in branch.

To send a SEPA Standard or SEPA Instant payment, the payee's bank must support either the SEPA Credit Transfer (SCT) or the SEPA Instant Credit Transfer (SICT) scheme. SEPA Instant payments may not be accepted into non-payment accounts (e.g. mortgage, loan or certain deposit accounts).

The SEPA Standard option normally arrives minimum of same business day or maximum no later than 1 business day, subject to cut off time.

The SEPA Instant option normally arrives within seconds of being processed subject to certain criteria having been met.

Euro Urgent payments can be used to send Euro payments quickly typically of high value, where the recipient's bank is, or is not, in the SEPA scheme. **Keep in mind Euro Urgent payments will incur a charge.**

The Euro Urgent option normally arrives the same business day subject to cut off time.

Please refer to the 'Schedule of International transaction charges' booklet for more information on processing times.

Customer's (Sender's) Details

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

2. Details of the account to be debited for this transaction; AIB Branch National Sort Code number (6 digits) and Account Number (8 digits).
3. Your name or company name.

Payee's Details

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

4. Payee's Name: The name of the person or entity who will receive the payment.
5. The IBAN (International Bank Account Number) of the payee. For more information on IBAN's please see our website www.aib.ie or ask in branch.

Payment Details

6. The amount of money (in Euro only) you wish to send in figures. (The payment amount per transaction must be €999,999,999.99 or less).
7. The amount of money (in Euro only) you wish to send in words.
8. The payee message will be sent with the payment and will be made available to the payee (max 35 characters).
If no payee message is included, then 'Not provided' will be sent out on the payment.
9. Any message - text or numerical - to be forwarded to the receiver (max 140 characters).

Euro Urgent

10. This field must contain either a code from the defined ISO list or our AIB website list. Some countries have specific requirements in relation to Purpose of Payment Codes, please make sure you confirm if these codes are applicable with the payee. Please visit our website page to get more details www.aib.ie/our-products/current-accounts/international-payments/purpose-of-payment-codes. (Mandatory)
11. The payee's Bank Identifier Code ('BIC'). The BIC contains 8 or 11 alphanumeric characters. For more information on BICs, please see our website www.aib.ie. (Mandatory)
12. The name of the person or entity you are paying on behalf of, if applicable. (Optional)
13. The name of the person or entity who is the final recipient of the payment, if different to the Payee Name. (Optional)

Charges

Paylink Euro payments may only be made on a 'shared' charges basis. Under this charging option, the sender pays the AIB charge, and the payee pays the payee's bank charges (where applicable), which may be deducted from the payment amount before it is credited to the payee's account. Please note that in relation to euro payments that require routing through an intermediary bank, the intermediary bank may deduct a fee from the payment amount before the payment is forwarded to the payee's bank. The AIB charge is €0 for SEPA Standard and SEPA Instant Payments for any payment amount. **The AIB charge is €25 for Euro Urgent Payments for any payment amount.** Please see our Schedule of International Transaction Charges for more information. Agent Bank charges or additional expenses may apply where amendments/investigations/cancellations to payment instructions are requested.

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. It may change from time to time.

Details of this payment, including the identity of both the sender and the payee(s), may be disclosed to overseas authorities (including the United States of America) in connection with combating terrorism and other serious crime. Further information is available on request or from the 'SWIFT Payment Information' section on our website www.aib.ie.

Note

Should any of the information you provide prove inaccurate, illegible or invalid, your payment may not be made or may be delayed.

Please retain the Customer Copy for details of your payment instruction. This is a memorandum only, not proof of payment.

Customer Limits and Authorisation

14. The payment must be signed by the authorised signatories on the sender account.

For SEPA Instant payments, the limit of the customer present in branch will be consumed for the payment. If none of the signatories are present, the limit of the person in the first signatory box will be consumed.

Verification of Payee

15. From 5 October 2025, Verification of Payee is being introduced to help you protect your money. 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 payment to before you send it 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 Paylink form. Please check the Verification of Payee response and the payment details carefully. If you proceed with the payment 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 the payment.

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

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