

## TARIFF & CUT-OFF TIME / PAYMENTS

### Domestic outgoing payments (To other destinations in Ireland) - Business eBanking customers only

Type	Product	Value dating at sender	Value dating receiving bank	Fee per transaction	Cut-off time local time
Third-party payments	EFTS Direct credit	Day 1	Day 1	€0.19	3.30 pm
	Account transfer - External: Within National Irish Bank	Day 0	Day 0	€0.19	5.30 pm
	To other Irish banks	Day 0	Day 1	€0.19	3.30 pm
	Same day domestic payment	Day 0	Day 0	€15.00	3.30pm
Group transfers	Within National Irish Bank	Day 0	Day 0	€0.00	5.30pm
	To other Irish banks	Please refer to conditions for Third-party payments.			

- Value dating at sender is the day that the Customer's account is debited for the transaction for interest purposes
- EFTS Payments are booked on Day 0

**Domestic incoming payments** - All customers

Type	Product	Value dating at receiver	Value dating receiving bank	Fee per transaction	Cut-off time local time
Third-party payments	Electronic Direct Credit	Day 0	Day 0	€0.19	5.30pm
	EFTS Direct Debit Collection	Day 0	Day 0	€0.19	5.30pm
	Account transfer Within National Irish Bank	Day 0	Day 0	€0.19	5.30pm
	From other Irish banks	Day 0	Day 0	€0.19	5.30 pm
	Same day domestic payment	Day 0	Day 0	€0.00	5.00pm
Group transfers	Within National Irish Bank, local accounts in same currency	Day 0	Day 0	€0.00	5.30pm
	Within National Irish Bank, local accounts in different currencies	Day 0	Day 0	€0.00	5.30pm
	From other Irish banks	Please refer to conditions for Third-party payments.			

- Value dating at receiver is the day that the Customer's account is credited for the transaction for interest purposes
- Receiving bank is National Irish Bank

**International Outgoing Payments  
(To Destinations outside Ireland) Business eBanking customers only**

Transfer Type	Product	Currency	Value dating at sender	Value dating at receiving bank	Fee per transaction	Cut-off time local time	
Third Party Agreements	Standard transfer* to a third party account <b>outside</b> the Danske Bank Group	< EUR 50K Compliant with EU Regulation*	Day 0	Day 1	€0.19	4.30 pm	
		< EUR 50K Non -Compliant with EU Regulation*	Day 0	Day 1	€12.00	4.30 pm	
		> EUR 50K Within the EEA	Day 0	Day 1	€12.00	4.30 pm	
		EUR Outside the EEA	Day 0	Day 2	€12.00	4.30 pm	
		Other Major Currencies Within or outside the EEA	Day 0	Day 2	0.15% Min €10.00 Max €30.00	4.30 pm	
	Standard transfer to a third party account <b>within</b> the Danske Bank Group	< EUR 50K	Day 0	Day 0	€0	4.30 pm	
		> EUR 50K	Day 0	Day 0	€12.00	4.30 pm	
		<b>with conversion</b> Other Major Currencies	Day 0	Day 2	0.15% Min €10.00 Max € 30.00	4.30 pm	
	must have valid IBAN and BIC						
	Standard transfer to a third party account <b>within</b> the Danske Bank Group	< EUR 50K	Day 0	Day 0	€0.19	4.30 pm	
		> EUR 50K	Day 0	Day 0	€12.00	4.30 pm	
		Other EEA Currencies	Day 0	Day 0	0.15% Min €10.00 Max €30.00	4.30 pm	
	<b>without conversion</b> Other Major Currencies	Day 0	Day 2	0.15% Min €10.00 Max €30.00	4.30 pm		
	must have valid IBAN and BIC						
	Express transfer to a third party account <b>outside</b> the Danske Bank Group	EUR (within the EEA)	Day 0	Day 0	€ 15.00	2.30 pm	
BGN, CHF, CZK, HUF, ISK,LTL,LVL,PLN,RON		Day 0	Day 0	0.15 % Min €15.00 Max €35.00	10.00 am		
DKK, EUR, GBP, NOK, SEK,USD		Day 0	Day 0		2.30 pm		
Other Major Currencies		Day 1	Day 1		2.30 pm		
must have valid IBAN and BIC							

\* For notes on EU Regulation see page 6

- Value dating at sender is the day that the Customer's account is debited for the transaction for interest purposes

**International outgoing payments (To destinations outside Ireland) continued**

Transfer Type	Product	Currency	Value dating at sender	Value dating at receiving bank	Fee per transaction	Cut-off time local time
Inter-company/ Group transfers within Danske Bank Group	Group Transfer to own account <b>within</b> the Danske Bank Group  must have valid IBAN and BIC	All Currencies	Day 0	Day 0	€0.00	5.30 pm
Inter-company/ Group transfers to other banks	Group Transfer to own/sister company account <b>outside</b> the Danske Bank Group  must have valid IBAN and BIC	< EUR 50K Within the EEA*	Day 0	Day 0	€0.19	2.30 pm
		> EUR 50K Within or outside EEA	Day 0	Day 0	€14.00	2.30 pm
		DKK,GBP,NOK,SEK,USD	Day 0	Day 0	€14.00	2.30 pm
		BGN,CHF,CZK, HUF,ISK,LTL,LVL,PLN,RON	Day 0	Day 0	€14.00	10.00 am
		Other Major Currencies Within or outside the EEA	Day 0	Day 1	€14.00	2.30 pm

\* For notes on EU Regulation see page 6

- Value dating at sender is the day that the Customer's account is debited for the transaction for interest purposes

## International Incoming payments – All Customers

Type	Product	Currency	Value Dating at Receiver	Value dating at Receiving Bank	Fee Per Transaction	Cut-Off Time Local Time
Third-party payments	Swift Transfer* (Without Conversion)	< EUR 50K	Day 0	Day 0	€0.19	5.00 pm
		> EUR 50K All EEA Currencies	Day 0	Day 0	€6.00	5.00 pm
		Other major currencies	Day 1	Day 0	€6.00	5.00 pm
	Swift Transfer (With Conversion)	All Major Currencies	Day 1	Day 0	€6.00	5.00 pm
Inter-company/Group transfers within Danske Bank Group	Without conversion	All major currencies	Day 0	Day 0	€0.00	5.30 pm
	With conversion	All major currencies	Day 0	Day 0	€0.00	5.30 pm
Inter-company/Group transfers to other banks	Without conversion Must have valid IBAN and BIC	< EUR 50K	Day 0	Day 0	€0.19	5.00 pm
		> EUR 50K, All EEA Currencies	Day 0	Day 0	€6.00	5.00 pm
		Other Major Currencies	Day 1	Day 0	€6.00	5.00 pm
	With Conversion	All Major Currencies	Day 1	Day 0	€6.00	5.00 pm

\* For notes on above table see page 6

- Value dating at receiver is the date the customer is credited in National Irish Bank
- Value dating at Receiving bank is when funds are available to the receiving bank

### \* European Communities (Cross Border Payments in Euro) Regulation (EU Regulation)

#### All EU - Standard transfers must meet the following regulations:

- The payment may not exceed €50,000.
- The payment must be effected within the EU countries.
- The beneficiary bank's BIC (Bank Identifier Code) must be indicated.
- The beneficiary account's IBAN (International Bank Account Number) must be indicated (if it is missing or incorrect, it will incur a fee of €10.00 per transaction and the value date may be affected).
- The remitter and beneficiary of the payment must each pay their own bank charges.
- The remitting and beneficiary banks must be able to effect payments without manual processing (if additional processing is required in National Irish Bank, a fee of €8.00 will be charged per transaction).

Payments in EUR to an EU member state, Norway, Liechtenstein, Iceland (EEA Countries) and Switzerland are rejected unless they contain correct IBAN. EEA (European Economic Area) countries are listed on our website [www.nationalirishbank.ie](http://www.nationalirishbank.ie).

#### Fee Options

With some exceptions due to regulations (see table below), Customers can choose from three options when paying fees on an international transfer:

- **SHA** - The customer pays fees charged by National Irish Bank and the beneficiary pays fees levied by their bank including any correspondent banks.
- **BEN** - The customer's fee levied by National Irish Bank is charged to the beneficiary, as well as fees levied by the their bank and any intermediary bank.
- **OUR** - The customer pays the fees levied by National Irish Bank and the beneficiary's fees including any correspondent banks' fees. If Danske Bank knows the other bank's fee, this will be charged on the day of the transaction. If not, the fee will be applied at a later stage.

Fee Options	Payments to EU/EEA Countries	Payments to Other Countries
EU/EEA-currencies without conversion, e.g. EUR debited to a EUR-account	SHA	SHA, OUR, BEN
EU/EEA-currencies with conversion, e.g. SEK debited to a DKK-account	SHA, OUR	SHA, OUR, BEN
Non EU/EEA currencies	SHA, OUR, BEN	SHA, OUR, BEN

#### Intermediary Fees

Further receiving bank charges may be applied in cases where National Irish Bank needs to use an intermediary bank to transfer the funds. In this case, this fee may be charged back to the customer.

#### Exchange Rates

Where a transaction involves an exchange from one currency to another, the currency exchange rate used will be that applicable at the time of processing. Our Foreign Currency Rates of Exchange are displayed at our branches each day and will also be available from our website ([www.nationalirishbank.ie](http://www.nationalirishbank.ie)).

Our foreign currency exchange rates are calculated each morning based on mid-market rates with a fixed percentage margin. In cases where a customer requests a negotiated rate, we may agree to a currency exchange rate based off the prevailing market rate at that time and at or within the spreads on our rates displayed at our branches. The actual rate of exchange for a transaction will be detailed on your receipt.

#### Other Related Fees

Missing/Incorrect IBAN - €10 - A valid IBAN should be supplied for all cross-border European payments irrespective of the currency being sent.

Manual Processing - €8 - Applies when a payment cannot be processed onto the Beneficiary's bank without first being processed manually by National Irish Bank, e.g. Invalid BIC Code.