

Christmas & New Year Cycles 18/19

Payments and transfers both into your account and out of your account may take longer than usual over Bank Holidays. Please see below for the services affected, along with details of the extended timeframes where applicable.

Same Day Payments

Payments out date	Received at Beneficiary Bank
Monday 24th December before 4:30pm	Monday 24th December
Monday 24th December after 4:30pm to Thursday 27th December before 4:30pm	Thursday 27th December
Monday 31st December before 4:30pm	Monday 31st December
Monday 31st December after 4:30pm to Wednesday 2nd January before 4:30pm	Wednesday 2nd January

Next Day Payments/Regular Payment/STO

Monday 24th December before 4:30pm	Thursday 27th December
Monday 24th December after 4:30pm to Thursday 27th December before 4:30pm	Friday 28th December
Monday 31st December before 4:30pm	Wednesday 2nd January
Monday 31st December after 4:30pm to Wednesday 2nd January before 4:30pm	Thursday 3rd January

Paying in at Barclays branches using Giro slips

Date Paid In	Date Cleared on Account
Thursday 13th December	Monday 24th December
Friday 14th December	Thursday 27th December
Saturday 15th December	Friday 28th December
Monday 17th December	Friday 28th December
Tuesday 18th December	Monday 31st December
Wednesday 19th December	Wednesday 2nd January
Thursday 20th December	Thursday 3rd January
Friday 21st December	Friday 4th January
Saturday 22nd December	Monday 7th January
Monday 24th December	Monday 7th January
Thursday 27th December	Tuesday 8th January
Friday 28th December	Wednesday 9th January
Monday 31st December	Thursday 10th January

Paying in at Post Office branches

Date Paid In	Date Cleared on Account
Thursday 20th December	Monday 24th December
Friday 21st December	Thursday 27th December
Monday 24th December	Friday 28th December
Thursday 27th December	Monday 31st December
Friday 28th December	Wednesday 2nd January
Monday 31st December	Thursday 3rd January

Faster Payments In

Date Payment Made**	Date Cleared on Account**
Monday 24th December before 3:30pm	Monday 24th December
Monday 24th December after 3:30pm to Thursday 27th December before 3:30pm	Thursday 27th December
Monday 31st December before 3:30pm	Monday 31st December
Monday 31st December after 3:30pm to Wednesday 2nd January before 3:30pm	Wednesday 2nd January

**** PLEASE NOTE CLEARING TIMES MAY DIFFER DEPENDING ON THE TIME THE ORIGINATING BANK PROCESSES THE PAYMENT**