

## SEPA instant payments are coming...

The SEPA instant payments regulation comes into effect in 2025. This means you will be able to receive money into your account instantly from 9th January 2025 and be able to send instant payments in the coming months certainly by 9th October 2025. Payments will be made instantly and received within 10 seconds, 24 hours a day, 7 days a week, even at weekends and on bank holidays.

Making a payment will be easy, secure, and quick. It can be sent via an App on a phone, using any other device, or in branch. You decide.

