

Transaction Information Box

Transaction type	Deposit	Withdrawal	Cut off times for instructions	Account information needed*	Cancelling your transaction request**	Limits***	When your funds will be available
Electronic payments from your linked account (deposits / inbound) and to your linked account (withdrawals / outbound)	✓	✓	Inbound - 5pm on the business day your funds are sent to your AA account. Outbound - we need to know by 5PM to enable funds to be sent to your linked account the next business day.	Inbound - When making standing orders from your linked account to your AA account, you need your AA account number and sort code. Outbound - confirmation of your linked account number and sort code.	N/A	Inbound - up to the maximum balance permitted for your account. Outbound - we can authorise up to £50k on the phone, there is no maximum limit online or in writing. Transactions of over £99,999.99 will be made by CHAPS and it is your responsibility to check that the receiving account can accept CHAPS payments.	Inbound - paid into your AA account the same business day the funds are received by us and we'll start paying interest immediately. Outbound transfers leave your account immediately and we'll stop paying interest from the business day the funds leave your account.
Transfer funds between your eligible AA savings account (provided by Bank of Ireland (UK) plc).	✓	✓	5pm on any business day. Instructions received after this time will be processed the next business day.	Your account number(s) and, if you choose, an appropriate reference to identify the transfer.	If you ask us to process your transaction online or by phone, it cannot be cancelled after you confirm the request.	No limit on the number or value of transfers, within the account's minimum and maximum permitted balances.	Inbound transfers are paid into your account immediately and we'll start paying interest on the business day the funds are added. Outbound transfers leave your account immediately and we'll stop paying interest from the business day the funds leave your account.
Incorrect payment	✓		Before 9 am and after 5pm on any business day.	Incorrect payments will typically originate from a bank account different to the linked account, or sent from a linked account to a closed AA account.	We will automatically return incorrect payments without interest to the account they originated from.	N/A	Payments received by us before 5pm on a Business Day, will be returned on the following Business Day, to the originating account. Payments received by us after 5pm on a Business Day will be returned on the second Business Day, to the originating account.

*In all cases we will require your name and account number to authorise any transactions. For written requests we also validate your signature.

Requests made online or via the telephone will be validated asking for 3 digits from your 6 digit security number. Without this information we will not be able to carry out your transaction.

**If your transaction request cannot be made you will be notified at the time of the request, unless your request is in writing or a cheque submission, in which case we'll write back to you.

***Withdrawals require sufficient cleared funds in your account for us to process the payment. Should your withdrawal take your account below the minimum permitted balance, your account may be closed and any remaining funds, plus interest earned up to that date, will be sent to your linked account.