

### JANUARY

M	T	W	T	F	S	S	
	1	2	3	4	5	6	7
8	9	10	11	12	13	14	
15	16	17	18	19	20	21	
22	23	24	25	26	27	28	
29	30	31					

### FEBRUARY

M	T	W	T	F	S	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

### MARCH

M	T	W	T	F	S	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

### APRIL

M	T	W	T	F	S	S
30						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

### MAY

M	T	W	T	F	S	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

### JUNE

M	T	W	T	F	S	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

### JULY

M	T	W	T	F	S	S
30	31					1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

### AUGUST

M	T	W	T	F	S	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

### SEPTEMBER

M	T	W	T	F	S	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

### OCTOBER

M	T	W	T	F	S	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

### NOVEMBER

M	T	W	T	F	S	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

### DECEMBER

M	T	W	T	F	S	S
31						1
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

# PROCESSING ARRANGEMENTS FOR MULTIPLE BANK / PUBLIC HOLIDAYS 2018

## EASTER 2018

PAYMENT ARRIVAL DATE		PROCESSING DATE		LATEST SUBMISSION DATE	
Thursday	29 March	Wednesday	28 March	Tuesday	27 March
Tuesday	3 April	Thursday	29 March	Wednesday	28 March
Wednesday	4 April	Tuesday	3 April	Thursday	29 March
Thursday	5 April	Wednesday	4 April	Tuesday	3 April

## CHRISTMAS AND NEW YEAR 2018 / 19

PAYMENT ARRIVAL DATE		PROCESSING DATE		LATEST SUBMISSION DATE	
Monday	24 December	Friday	21 December	Thursday	20 December
Thursday	27 December*	Monday	24 December	Friday	21 December
Friday	28 December	Thursday	27 December*	Monday	24 December
Monday	31 December	Friday	28 December	Thursday	27 December*
Wednesday	2 January	Monday	31 December	Friday	28 December
Thursday	3 January	Wednesday	2 January	Monday	31 December
Friday	4 January	Thursday	3 January	Wednesday	2 January

### THE LITTLE BACS BOOK

The essential guide for making and collecting payments by Direct Debit and Bacs Direct Credit

[View the Little Bacs Book](#)



### IMPORTANT INFORMATION ON PROCESSING

- Please ensure your software reflects Bacs non-processing days
- Did you know that you can submit your file up to 30 calendar days in advance of the processing date? If you cannot submit in advance, we recommend early submission on the input day (from 07:00 onwards)
- Ensure all staff involved in processing your Bacs payments are given access to a copy of the Bacs 2018 processing calendar
- For more information, please contact your payment service provider or Bacs Service Desk on 0370 165 0018 or visit [bacs.co.uk](http://bacs.co.uk)

\*Consult your payment service provider for entry date and processing day arrangements for accounts held in Northern Ireland.

**Please note:** your telephone calls may be recorded for security or monitoring purposes. Information is correct at time of going to press.

## 2017

JANUARY							FEBRUARY							MARCH							APRIL											
M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S					
30	31				1					1	2	3	4	5					1	2	3	4	5								1	2
2	3	4	5	6	7	8	6	7	8	9	10	11	12		6	7	8	9	10	11	12		3	4	5	6	7	8	9			
9	10	11	12	13	14	15	13	14	15	16	17	18	19		13	14	15	16	17	18	19		10	11	12	13	14	15	16			
16	17	18	19	20	21	22	20	21	22	23	24	25	26		20	21	22	23	24	25	26		17	18	19	20	21	22	23			
23	24	25	26	27	28	29	27	28							27	28	29	30	31				24	25	26	27	28	29	30			
MAY							JUNE							JULY							AUGUST											
M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S					
					1	2				1	2	3	4							1	2								1	2		
8	9	10	11	12	13	14	5	6	7	8	9	10	11		3	4	5	6	7	8	9		7	8	9	10	11	12	13			
15	16	17	18	19	20	21	12	13	14	15	16	17	18		10	11	12	13	14	15	16		14	15	16	17	18	19	20			
22	23	24	25	26	27	28	19	20	21	22	23	24	25		17	18	19	20	21	22	23		21	22	23	24	25	26	27			
29	30	31					26	27	28	29	30				24	25	26	27	28	29	30		28	29	30	31						
SEPTEMBER							OCTOBER							NOVEMBER							DECEMBER											
M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S					
					1	2							1							1	2								1	2		
4	5	6	7	8	9	10	2	3	4	5	6	7	8		6	7	8	9	10	11	12		4	5	6	7	8	9	10			
11	12	13	14	15	16	17	9	10	11	12	13	14	15		13	14	15	16	17	18	19		11	12	13	14	15	16	17			
18	19	20	21	22	23	24	16	17	18	19	20	21	22		16	17	18	19	20	21	22		18	19	20	21	22	23	24			
25	26	27	28	29	30		23	24	25	26	27	28	29		27	28	29	30					25	26	27	28	29	30	31			

## 2019

JANUARY							FEBRUARY							MARCH							APRIL										
M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S				
					1	2							1	2	3						1	2	3							1	2
7	8	9	10	11	12	13	4	5	6	7	8	9	10		4	5	6	7	8	9	10		8	9	10	11	12	13	14		
14	15	16	17	18	19	20	11	12	13	14	15	16	17		11	12	13	14	15	16	17		15	16	17	18	19	20	21		
21	22	23	24	25	26	27	18	19	20	21	22	23	24		18	19	20	21	22	23	24		18	19	20	21	22	23	24		
28	29	30	31				25	26	27	28					25	26	27	28	29	30	31		29	30							
MAY							JUNE							JULY							AUGUST										
M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S				
					1	2							1	2						1	2								1	2	
6	7	8	9	10	11	12	3	4	5	6	7	8	9		8	9	10	11	12	13	14		5	6	7	8	9	10	11		
13	14	15	16	17	18	19	10	11	12	13	14	15	16		15	16	17	18	19	20	21		12	13	14	15	16	17	18		
20	21	22	23	24	25	26	17	18	19	20	21	22	23		22	23	24	25	26	27	28		19	20	21	22	23	24	25		
27	28	29	30	31			24	25	26	27	28	29	30		29	30	31						26	27	28	29	30	31			
SEPTEMBER							OCTOBER							NOVEMBER							DECEMBER										
M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S				
					1	2							1	2	3						1	2	3							1	2
4	5	6	7	8	9	10	2	3	4	5	6	7	8		7	8	9	10	11	12	13		4	5	6	7	8	9	10		
11	12	13	14	15	16	17	9	10	11	12	13	14	15		14	15	16	17	18	19	20		11	12	13	14	15	16	17		
18	19	20	21	22	23	24	16	17	18	19	20	21	22		16	17	18	19	20	21	22		18	19	20	21	22	23	24		
25	26	27	28	29	30		23	24	25	26	27	28	29		28	29	30	31					25	26	27	28	29	30	31		

### THE DIRECT DEBIT GUARANTEE

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit (**insert your organisation name**) will notify you (**insert number of**) working days in advance of your account being debited or as otherwise agreed. If you request (**insert your organisation name**) to collect a payment, confirmation of the amount and date given will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by (**insert your organisation here**) or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when (**insert your organisation name**) asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.