

# Bacs processing calendar 2013

## January

| MON | TUE | WED | THU | FRI | 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

| MON | TUE | WED | THU | FRI | 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  |    |    |

## March

| MON | TUE | WED | THU | FRI | 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

| MON | TUE | WED | THU | FRI | 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  |     |     |     |    |    |

## May

| MON | TUE | WED | THU | FRI | 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

| MON | TUE | WED | THU | FRI | 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

| MON | TUE | WED | THU | FRI | 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  |     |     |    |    |

## August

| MON | TUE | WED | THU | FRI | 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

| MON | TUE | WED | THU | FRI | S  | S   |
|-----|-----|-----|-----|-----|----|-----|
| 2   | 3   | 4   | 5   | 6   | 7  | 1/8 |
| 9   | 10  | 11  | 12  | 13  | 14 | 15  |
| 16  | 17  | 18  | 19  | 20  | 21 | 22  |
| 23  | 24  | 25  | 26  | 27  | 28 | 29  |
| 30  |     |     |     |     |    |     |

## October

| MON | TUE | WED | THU | FRI | 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

| MON | TUE | WED | THU | FRI | 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

| MON | TUE | WED | THU | FRI | S  | S   |
|-----|-----|-----|-----|-----|----|-----|
| 2   | 3   | 4   | 5   | 6   | 7  | 1/8 |
| 9   | 10  | 11  | 12  | 13  | 14 | 15  |
| 16  | 17  | 18  | 19  | 20  | 21 | 22  |
| 23  | 24  | 25  | 26  | 27  | 28 | 29  |
| 30  | 31  |     |     |     |    |     |

Non-input and non-processing days.

Banking holiday Northern Ireland only. Please consult your sponsor.

# Processing arrangements for multiple bank/public holidays 2013

## Easter 2013

| If the payment is to arrive in the account on... | ...the processing date must be... | ...and so the latest submission date is... |
|--|-----------------------------------|--|
| Thursday 28 March                                | Wednesday 27 March                | Tuesday 26 March                           |
| Tuesday 2 April                                  | Thursday 28 March                 | Wednesday 27 March                         |
| Wednesday 3 April                                | Tuesday 2 April                   | Thursday 28 March                          |
| Thursday 4 April                                 | Wednesday 3 April                 | Tuesday 2 April                            |

## Christmas and New Year 2013/14

| If the payment is to arrive in the account on... | ...the processing date must be... | ...and so the latest submission date is... |
|--|-----------------------------------|--|
| Tuesday 24 December                              | Monday 23 December                | Friday 20 December                         |
| Friday 27 December*                              | Tuesday 24 December               | Monday 23 December                         |
| Monday 30 December                               | Friday 27 December*               | Tuesday 24 December                        |
| Tuesday 31 December                              | Monday 30 December                | Friday 27 December*                        |
| Thursday 2 January                               | Tuesday 31 December               | Monday 30 December                         |
| Friday 3 January                                 | Thursday 2 January                | Tuesday 31 December                        |
| Monday 6 January                                 | Friday 3 January                  | Thursday 2 January                         |

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

### 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 2013 processing calendar

### 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 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 name*) 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.

## 2012

### January

|    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|
| 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 |

### 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 | 29 |    |    |    |    |

### 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  | 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 |

## 2014

### 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 | 29 |    |    |    |

### March

|    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|
| M  | T  | W  | T  | F  | S  | S  |
| 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 | 30 |

### April

|    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|
| 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 |    |    |    |

### 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  |
| 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 |

### July

|    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|
| 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 |    |    |

### 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  |
|    |    | 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 |    |    |

For more information, please contact your sponsoring bank or the Bacs Service Desk on 0870 165 0018 or 0870 010 0698.

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