

Bacs Payment System processing calendar 2025

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

February						
M	T	W	T	F	S	S
					1 ¹	2 ²
3 ³⁴	4 ³⁵	5 ³⁶	6 ³⁷	7 ³⁸	8 ³⁸	9 ³⁹
10 ⁴¹	11 ⁴²	12 ⁴³	13 ⁴⁴	14 ⁴⁵	15 ⁴⁵	16 ⁴⁶
17 ⁴⁸	18 ⁴⁹	19 ⁵⁰	20 ⁵¹	21 ⁵²	22 ⁵²	23 ⁵³
24 ⁵⁵	25 ⁵⁶	26 ⁵⁷	27 ⁵⁸	28 ⁵⁹		

March						
M	T	W	T	F	S	S
31 ⁹⁰					1 ¹	2 ²
3 ⁶²	4 ⁶³	5 ⁶⁴	6 ⁶⁵	7 ⁶⁶	8 ⁶⁶	9 ⁶⁷
10 ⁶⁹	11 ⁷⁰	12 ⁷¹	13 ⁷²	14 ⁷³	15 ⁷³	16 ⁷⁴
17 ⁷⁶	18 ⁷⁷	19 ⁷⁸	20 ⁷⁹	21 ⁸⁰	22 ⁸⁰	23 ⁸¹
24 ⁸³	25 ⁸⁴	26 ⁸⁵	27 ⁸⁶	28 ⁸⁷	29 ⁸⁷	30 ⁸⁸

April						
M	T	W	T	F	S	S
	1 ⁹¹	2 ⁹²	3 ⁹³	4 ⁹⁴	5 ⁹⁴	6 ⁹⁵
7 ⁹⁷	8 ⁹⁸	9 ⁹⁹	10 ¹⁰⁰	11 ¹⁰¹	12 ¹⁰¹	13 ¹⁰²
14 ¹⁰⁴	15 ¹⁰⁵	16 ¹⁰⁶	17 ¹⁰⁷	18 ¹⁰⁸	19 ¹⁰⁸	20 ¹⁰⁹
21 ¹¹¹	22 ¹¹²	23 ¹¹³	24 ¹¹⁴	25 ¹¹⁵	26 ¹¹⁵	27 ¹¹⁶
28 ¹¹⁸	29 ¹¹⁹	30 ¹²⁰				

May						
M	T	W	T	F	S	S
			1 ¹²¹	2 ¹²²	3 ¹²²	4 ¹²³
5 ¹²⁵	6 ¹²⁶	7 ¹²⁷	8 ¹²⁸	9 ¹²⁹	10 ¹²⁹	11 ¹³⁰
12 ¹³²	13 ¹³³	14 ¹³⁴	15 ¹³⁵	16 ¹³⁶	17 ¹³⁶	18 ¹³⁷
19 ¹³⁹	20 ¹⁴⁰	21 ¹⁴¹	22 ¹⁴²	23 ¹⁴³	24 ¹⁴³	25 ¹⁴⁴
26 ¹⁴⁶	27 ¹⁴⁷	28 ¹⁴⁸	29 ¹⁴⁹	30 ¹⁵⁰	31 ¹⁵⁰	

June						
M	T	W	T	F	S	S
30 ¹⁸¹						1 ¹⁸¹
2 ¹⁵³	3 ¹⁵⁴	4 ¹⁵⁵	5 ¹⁵⁶	6 ¹⁵⁷	7 ¹⁵⁷	8 ¹⁵⁸
9 ¹⁶⁰	10 ¹⁶¹	11 ¹⁶²	12 ¹⁶³	13 ¹⁶⁴	14 ¹⁶⁴	15 ¹⁶⁵
16 ¹⁶⁷	17 ¹⁶⁸	18 ¹⁶⁹	19 ¹⁷⁰	20 ¹⁷¹	21 ¹⁷¹	22 ¹⁷²
23 ¹⁷⁴	24 ¹⁷⁵	25 ¹⁷⁶	26 ¹⁷⁷	27 ¹⁷⁸	28 ¹⁷⁸	29 ¹⁷⁹

July						
M	T	W	T	F	S	S
	1 ¹⁸²	2 ¹⁸³	3 ¹⁸⁴	4 ¹⁸⁵	5 ¹⁸⁵	6 ¹⁸⁶
7 ¹⁸⁸	8 ¹⁸⁹	9 ¹⁹⁰	10 ¹⁹¹	11 ¹⁹²	12 ¹⁹²	13 ¹⁹³
14 ¹⁹⁵	15 ¹⁹⁶	16 ¹⁹⁷	17 ¹⁹⁸	18 ¹⁹⁹	19 ¹⁹⁹	20 ²⁰⁰
21 ²⁰²	22 ²⁰³	23 ²⁰⁴	24 ²⁰⁵	25 ²⁰⁶	26 ²⁰⁶	27 ²⁰⁷
28 ²⁰⁹	29 ²¹⁰	30 ²¹¹	31 ²¹²			

August						
M	T	W	T	F	S	S
				1 ²¹³	2 ²¹³	3 ²¹⁴
4 ²¹⁶	5 ²¹⁷	6 ²¹⁸	7 ²¹⁹	8 ²²⁰	9 ²²⁰	10 ²²¹
11 ²²³	12 ²²⁴	13 ²²⁵	14 ²²⁶	15 ²²⁷	16 ²²⁷	17 ²²⁸
18 ²³⁰	19 ²³¹	20 ²³²	21 ²³³	22 ²³⁴	23 ²³⁴	24 ²³⁵
25 ²³⁷	26 ²³⁸	27 ²³⁹	28 ²⁴⁰	29 ²⁴¹	30 ²⁴¹	31 ²⁴²

September						
M	T	W	T	F	S	S
29 ²⁷²	30 ²⁷³					
1 ²⁴⁴	2 ²⁴⁵	3 ²⁴⁶	4 ²⁴⁷	5 ²⁴⁸	6 ²⁴⁸	7 ²⁴⁹
8 ²⁵¹	9 ²⁵²	10 ²⁵³	11 ²⁵⁴	12 ²⁵⁵	13 ²⁵⁵	14 ²⁵⁶
15 ²⁵⁸	16 ²⁵⁹	17 ²⁶⁰	18 ²⁶¹	19 ²⁶²	20 ²⁶²	21 ²⁶³
22 ²⁶⁵	23 ²⁶⁶	24 ²⁶⁷	25 ²⁶⁸	26 ²⁶⁹	27 ²⁶⁹	28 ²⁷⁰

October						
M	T	W	T	F	S	S
		1 ²⁷⁴	2 ²⁷⁵	3 ²⁷⁶	4 ²⁷⁶	5 ²⁷⁷
6 ²⁷⁹	7 ²⁸⁰	8 ²⁸¹	9 ²⁸²	10 ²⁸³	11 ²⁸³	12 ²⁸⁴
13 ²⁸⁶	14 ²⁸⁷	15 ²⁸⁸	16 ²⁸⁹	17 ²⁹⁰	18 ²⁹⁰	19 ²⁹¹
20 ²⁹³	21 ²⁹⁴	22 ²⁹⁵	23 ²⁹⁶	24 ²⁹⁷	25 ²⁹⁷	26 ²⁹⁸
27 ³⁰⁰	28 ³⁰¹	29 ³⁰²	30 ³⁰³	31 ³⁰⁴		

November						
M	T	W	T	F	S	S
					1 ¹	2 ²
3 ³⁰⁷	4 ³⁰⁸	5 ³⁰⁹	6 ³¹⁰	7 ³¹¹	8 ³¹¹	9 ³¹²
10 ³¹⁴	11 ³¹⁵	12 ³¹⁶	13 ³¹⁷	14 ³¹⁸	15 ³¹⁸	16 ³¹⁹
17 ³²¹	18 ³²²	19 ³²³	20 ³²⁴	21 ³²⁵	22 ³²⁵	23 ³²⁶
24 ³²⁸	25 ³²⁹	26 ³³⁰	27 ³³¹	28 ³³²	29 ³³²	30 ³³³

December						
M	T	W	T	F	S	S
29 ³⁶³	30 ³⁶⁴	31 ³⁶⁵				
1 ³³⁵	2 ³³⁶	3 ³³⁷	4 ³³⁸	5 ³³⁹	6 ³³⁹	7 ³⁴⁰
8 ³⁴²	9 ³⁴³	10 ³⁴⁴	11 ³⁴⁵	12 ³⁴⁶	13 ³⁴⁶	14 ³⁴⁷
15 ³⁴⁹	16 ³⁵⁰	17 ³⁵¹	18 ³⁵²	19 ³⁵³	20 ³⁵³	21 ³⁵⁴
22 ³⁵⁶	23 ³⁵⁷	24 ³⁵⁸	25 ³⁵⁹	26 ³⁶⁰	27 ³⁶⁰	28 ³⁶¹

■ Non-input and non-processing days.

■ Banking holiday Northern Ireland only. Please consult your payment service provider.

Bacs Payment System processing calendar 2025

Processing arrangements for bank / public holidays 2025

Easter 2025

Payment arrival date	Processing date	Latest submission date
Thursday 17 April	Wednesday 16 April	Tuesday 15 April
Tuesday 22 April	Thursday 17 April	Wednesday 16 April
Wednesday 23 April	Tuesday 22 April	Thursday 17 April
Thursday 24 April	Wednesday 23 April	Tuesday 22 April

Early May bank holiday 2025

Payment arrival date	Processing date	Latest submission date
Friday 2 May	Thursday 1 May	Wednesday 30 April
Tuesday 6 May	Friday 2 May	Thursday 1 May
Wednesday 7 May	Tuesday 6 May	Friday 2 May
Thursday 8 May	Wednesday 7 May	Tuesday 6 May

Spring bank holiday 2025

Payment arrival date	Processing date	Latest submission date
Friday 23 May	Thursday 22 May	Wednesday 21 May
Tuesday 27 May	Friday 23 May	Thursday 22 May
Wednesday 28 May	Tuesday 27 May	Friday 23 May
Thursday 29 May	Wednesday 28 May	Tuesday 27 May

Summer bank holiday 2025

Payment arrival date	Processing date	Latest submission date
Friday 22 August	Thursday 21 August	Wednesday 20 August
Tuesday 26 August	Friday 22 August	Thursday 21 August
Wednesday 27 August	Tuesday 26 August	Friday 22 August
Thursday 28 August	Wednesday 27 August	Tuesday 26 August

Christmas and New Year 2025 / 26

Payment arrival date	Processing date	Latest Submission date
Wednesday 24 December	Tuesday 23 December	Monday 22 December
*Monday 29 December	Wednesday 24 December	Tuesday 23 December
Tuesday 30 December	*Monday 29 December	Wednesday 24 December
Wednesday 31 December	Tuesday 30 December	*Monday 29 December
Friday 2 January	Wednesday 31 December	Tuesday 30 December
Monday 5 January	Friday 2 January	Wednesday 31 December
Tuesday 6 January	Monday 5 January	Friday 2 January

Important information on processing

- Ensure your software reflects Bacs non-processing days
- 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 input day (from 07:00 onwards)
- Ensure all staff involved in processing your Bacs payments have access to a copy of the Bacs 2025 processing calendar
- For more information, contact your payment service provider or Bacs Service Desk on 0370 165 0018, via email service.desk@bacsservices.co.uk or visit bacs.co.uk

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

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

Bacs Payment System processing calendar 2025

2024

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

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 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.

2026

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

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



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