

Financial Guideline P01 2022/2023

Guidance to boards of management on the closure of Ulster Bank & KBC

1. Introduction

Following on from the recent announcements that Ulster Bank and KBC will be withdrawing from the banking sector in the Republic of Ireland, schools will need to close all school bank accounts with those banks and switch to another provider. Ulster Bank has announced that all accounts need to be closed before **07th November 2022**. KBC will contact customers from 1st June and accounts need to be closed early 2023.

2. Guidance on switching bank accounts

Step 1: Choose a new provider

The Board should consider the services it requires from the new provider i.e. access to a physical branch for cash/cheque lodgement services or is your banking completed online? The board must approve the new provider of the school bank account.

Step 2: Contact the new provider

The next step is to contact the new bank to discuss the procedures on opening the new account i.e. is appointment necessary or can this be set up online?

Step 3: Opening a new school bank account with new provider

When opening a new account, all normal account opening documentation will apply, such as:

- Proof of identity and address for all signatories and online users
- Bank statements from the schools Ulster Bank/KBC account
- A copy of the book of rules, this is the *School Governance Manual 2019-2023*
- Confirmation of the schools registered charity number.

The account must be set up as **business account** and the name and address **must** be in the registered name and address of the school.

Cheque and online payments must be authorised by two of three nominated signatories of the Board, one being the chairperson and the other the treasurer in the first instance. However, the chairperson may nominate a Board member to act as signatory in his or her absence. The Treasurer **must** approve all payments.

Once the account has been opened

- Order a cheque book and lodgement book
- Set up online banking for all users/authorisers
- Set up mobile banking apps for authorised payment approvers.

A school is **not** allowed a business debit card.

Step 4: Switching tips

- The board should pick a switching date during the month when the transaction activity on the school bank account is low
- Set up electronic transfers between your old account and your new one. This will allow you to move money between the accounts as needed to cover payments, debits, fees and cheques during the transition
- Print a list of all direct debit and standing orders currently paid through your account. Contact those suppliers with the new bank account details and set up the new standing orders on your new account
- Print out or export details of supplier's paid by EFT
- Set up online bill pay for the new bank account
- You should amend your payroll instructions for any changes that need to be made and update Revenue (ROS) with your new bank account details
- Check employees on the payroll that are paid into the Ulster Bank. Click [here](#) for a sample form that can be given to employees to update their bank details
- You should amend any documentation that includes your old Bank Identification Code (BIC) or International Bank Account Number (IBAN)
- Avoid using any cheques on your old account once your switch has commenced
- You should return any cards and unused cheques to your old bank and apply for a refund on stamp duty
- You need to identify all third parties who pay into the school bank account and notify them of the change in school bank details. For example:
 - Notify the Department of Education –click [here](#) for more details on this
 - Notify the payment solution providers and merchant banks services
 - Notify the Department of Social Protection if the school is in receipt of illness benefit on behalf of an employee
 - Update Revenue (ROS) for any refunds expected e.g. Refunds of PAYE or overpayments.

Step 5: Close the Ulster Bank/KBC Account

The final step of switching banks is to close the Ulster Bank/KBC bank account.

Before closing your account, print off all recent activity as you will no longer have access to the account once it is closed. Only close your account when you are sure that all pending transactions have cleared, and automatic payments and direct deposits have begun for the new account.

Ulster Bank & KBC will have written to the school with instructions on how to close the bank account.

**If you require any further information, please email primary@fssu.ie or phone
01 9104 020**

August 2022

Treoir Airgeadais P01 2022/2023

Treoir do bhoird bhainistíochta ar dhúnadh Bhanc Uladh & KBC

1. Réamhrá

Ag eascairt as na fógraí is déanaí go mbeidh Banc Uladh agus KBC ag tarraingt siar ón earnáil bhaincéireachta i bPoblacht na hÉireann, beidh ar scoileanna gach cuntas bainc scoile leis na bainc sin a dhúnadh agus a aistriú chuig soláthraí eile. D'fhógair Banc Uladh go gcaithfear gach cuntas a dhúnadh roimh **07 Samhain 2022**. Déanfaidh KBC teagmháil le custaiméirí ón 1 Meitheamh agus caithfear cuntais a dhúnadh go luath in 2023.

2. Treoir maidir le cuntais bhainc a aistriú

Céim 1: Roghnaigh soláthraí nua

Ba chóir don Bhord breithniú a dhéanamh ar na seirbhísí a theastaíonn uaidh ón soláthraí nua, is é sin rochtain ar bhainc fisiceach le haghaidh seirbhísí lóisteála airgid/seic nó an ndéantar do bhainc éireacht ar líne? Ní mór don bhord soláthraí nua chuntas bainc na scoile a cheadú.

Céim 2: Déan teagmháil leis an soláthraí nua

Is é an chéad chéim eile ná teagmháil a dhéanamh leis an mbanca nua chun na nósanna imeachta maidir leis an gcuntas nua a oscailt a phlé, is é sin an bhfuil gá le coinne nó an féidir é sin a shocrú suas ar líne?

Céim 3: Cuntas nua bainc scoile a oscailt le soláthraí nua

Nuair a bheidh cuntas nua á oscailt, beidh feidhm leis an ngnáthcháipéisíocht uile maidir le cuntas a oscailt, amhail:

- Cruthúnas ar aitheantais agus ar sheoladh do gach sínitheoir seiceanna agus úsáideoirí ar líne
- Ráitis bhainc ó chuntas Bhanc Uladh/KBC na scoile
- Cóip de leabhar na rialacha, is é sin an *Lámhleabhar Rialachais Scoile 2019-2023*
- Deimhniú ar uimhir charthanachta chláráithe na scoile.

Ní mór an cuntas a bhunú mar **chuntas gnó** agus **ní mór** ainm agus seoladh na scoile a bheith in ainm agus seoladh cláráithe na scoile.

Ní mór do bheirt den triúr sínitheoirí ainmnithe de chuid an Bhoird seic agus íocaíochtaí ar líne a údarú, duine acu an cathaoirleach agus an duine eile an cisteoir ar an gcéad ásc.

Féadfaidh an cathaoirleach comhalta Boird a ainmniú, áfach, chun gníomhú mar shínitheoir agus é nó í as láthair. **Ní mór** don Chisteoir gach íocaíocht a cheadú.

Nuair a bheidh an cuntas oscailte

- Ordaigh seicleabhar agus leabhar lóisteála
- Socraigh suas baincéireacht ar líne do gach úsáideoir/údaróir
- Socraigh suas aipeanna baincéireachta móibíleacha do cheadaitheoirí íocaíochta údaraithe.

Ní cheadaítear cárta dochair gnó do scoil.

Céim 4: Leideanna maidir le haistriú

- Ba chóir don Bhord dáta aistrithe a roghnú le linn na míosa nuair a bhíonn an ghníomhaíocht idirbheart ar chuntas bainc na scoile íseal
- Socraigh suas aistrithe leictreonacha idir do sheanchuntas agus do chuntas nua. Ligeann sé seo duit airgead a aistriú idir na cuntais de réir mar is gá chun íocaíochtaí, dochair, táillí agus seiceanna a chlúdach le linn an aistrithe
- Priontáil liosta de na horduithe dochair dhírigh agus seasta uile a íoctar trí do chuntas faoi láthair. Déan teagmháil leis na soláthraithe sin leis na sonraí nua cuntais bainc agus socraigh na horduithe seasta nua ar do chuntas nua
- Priontáil nó easpórtáil sonraí na soláthraithe a íoctar le ríomhaistriú airgid
- Déan billí a íoc ar líne a shocrú don chuntas bainc nua
- Ba chóir duit do threoracha párolla a leasú maidir le haon athruithe is gá a dhéanamh agus na Coimisinéirí Ioncaim (ROS) a nuashonrú le do shonraí nua cuntais bainc
- Déan seic ar na fostaithe ar an bpárolla a íoctar isteach i mBanc Uladh. [Clliceáil anseo](#) le haghaidh foirm shamplach is féidir a thabhairt d'fhostaithe chun a gcuid sonraí bainc a nuashonrú
- Ba chóir duit aon cáipéisíocht a chuimsíonn do shean-Chód Aitheantais Bainc (BIC) nó Uimhir Idirnáisiúnta Chuntas Bainc (IBAN) a leasú
- Ba chóir duit staonadh ó sheiceanna ar bith ar do sheanchuntas a úsáid nuair a bheidh an t-athrú tosaithe
- Ba chóir duit aon chártaí agus seiceanna nár úsáideadh a thabhairt ar ais do do sheanbhanc agus iarratas a dhéanamh ar aisíocaíocht ar dhleacht stampa
- Ní mór duit gach tríú páirtí a íocann isteach i gcuntas bainc na scoile a aithint agus iad a chur ar an eolas faoin athrú ar shonraí bainc na scoile. Mar shampla:
 - Fógra a thabhairt don Roinn Oideachais – clliceáil [anseo](#) chun tuilleadh sonraí a fháil faoi seo
 - Fógra a thabhairt do na soláthraithe réitigh íocaíochta agus do sheirbhísí na mbanc ceannaithe
 - Fógra a thabhairt don Roinn Coimirce Sóisialaí má tá an scoil ag fáil sochar breoiteachta thar ceann fostaí
 - Na Coimisinéirí Ioncaim (ROS) a nuashonrú le haghaidh aon aisíocaíochtaí a bhfuiltear ag súil leo e.g. Aisíocaíochtaí ÍMAT nó ró-íocaíochtaí.

Céim 5: Dún an cuntas le Banc Uladh/KBC

Is í an chéim dheireanach maidir le bainc a aistriú ná an cuntas bainc le Banc Uladh/KBC a dhúnadh.

Sula ndúnfar do chuntas, priontáil gach gníomhaíocht le déanaí mar ní bheidh rochtain agat ar an gcuntas a thuilleadh nuair a bheidh sé dúnta. Ná dún do sheanchuntas go dtí go bhfuil tú cinnte go bhfuil gach idirbheart ar feitheamh glanta, agus go bhfuil tús curtha le híocaíochtaí uathoibríocha agus taiscí díreacha don chuntas nua.

Beidh Banc Uladh & KBC tar éis scríobh chuig an scoil le treoracha ar cén chaoi leis an gcuntas bainc a dhúnadh.

**Má bhíonn aon fhaisnéis bhreise uait, ná bíodh drogall ort ríomhphost a chur chuig
primary@fssu.ie nó glao a chur
ar 01 9104 020**

Lúnasa 2022