





## **YOUR QUESTIONS ANSWERED**

***Q. Can I cancel a Direct Debit Instruction?***

A. Yes. Instructions are cancelled by writing to your Bank/Building Society. Send a copy of the cancellation to the organisation concerned.

***Q. What happens if a mistake is made?***

A. The Bank/Building Society must give you an immediate refund if ever money is wrongly collected.

***Q. Will I still receive bills?***

A. Yes. You will still get your regular bills, but they are for your information only.

***Q. What sort of account do I need to use Direct Debit?***

A. Any Bank/Building Society current account can be used to pay Direct Debit. Some special deposit accounts now allow them – Just ask your branch.

***Q. How can I be sure the bill has been paid?***

A. Direct Debit payments appear on your regular Bank/Building Society statement, but if you want information about a particular payment just contact your branch.

***Q. It says that amounts may be varied and can be debited on various dates – does this mean that they can take money out of my account as they like?***

A. No. They can collect only the authorised amount. If this, or the date of collection changes, you have to be told in advance so that you have time to query the bill.

***Q. Can any organisation collect money by direct debit?***

A. No. All those wishing to join the scheme are subjected to detailed investigation by their bank/building society. Only those with proper financial standing are allowed to collect money by Direct Debit