



# 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 East Staffordshire Borough Council will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request East Staffordshire Borough Council 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 East Staffordshire Borough Council or your bank or building society, you are guaranteed 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 East Staffordshire Borough Council 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.

## Your Questions Answered

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

A. Yes. Instructions are cancelled by writing to your Bank or Building Society.

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

A. The Bank or Building Society must give you an immediate refund if the money is ever 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 Debits?**

A. Any Bank or 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 or 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. Their Bank or Building Society subjects all those wishing to join the scheme to detailed investigation. Only those with proper financial standing are allowed to collect money by Direct Debit.