

The Direct Debit Guarantee

- ◆ All Banks and Building Societies that take part in the Direct Debit Scheme offer the Guarantee. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- ◆ If the amounts to be paid or the payment dates change, East Staffordshire Borough Council will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- ◆ If an error is made by East Staffordshire Borough Council or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- ◆ You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to 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.