

## Originators Identification No.

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**DIRECT** Debit

Instructions to your Bank or Building Society to pay by Direct Debit Please fill in this form and send it to: Brentwood Borough Council, Housing Services, Town Hall, Ingrave Road, Brentwood, Essex **CM15 8AY** 

# Name and full postal address of your Bank

Brentwood

Borough Council or Building Society		Rent Reference number			
To: The Manager	Bank/Building Society				
Address		Rent			
	Postcode				
Name(s) of accoun	t holder(s)	Instruction to your Bank or Building Society  Please pay Brentwood Borough Council Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Brentwood Borough Council and if so, details will be passed electronically to my Bank/Building Society.			
Property address		Signature(s)			
		Date			
Fortnightly	Monthly (15 <sup>th</sup> ) Monthly (28	th) (please tick your preference)			

This guarantee should be detached and retained by the Payer



DIRECT

## **The Direct Debit Guarantee**

**Debit** 

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

## Pay the easy way DIRECT DEBIT

If you have a Bank or Building Society account, please consider paying by Direct Debit.

It saves you remembering to write cheques or withdrawing cash and having to post or bring your payments to the Town Hall. Direct Debit also greatly reduces the administration and so helps to keep down costs and the savings are passed on to you in the form of better services. It really is the cheapest and most convenient method for all concerned.

#### YOUR RIGHTS AND SAFEGUARDS

#### What is Direct Debit?

Direct Debit is simple, safe and a speedy way to pay regular bills automatically from your Bank or Building Society account. You agree the amount to be collected and the date of payment and from then on the amount will be collected from your account on a regular basis. The Council can only take the agreed amount. If the amount or collection date changes, the Council has to notify you first.

## Can Direct Debits be paid from any account?

Most current accounts at Banks and Building Societies can be used to make Direct Debit payments. Some special deposit accounts allow them - just ask your branch.

# Once it is set up, do I have to do anything?

The Council must give you advance notice of the collection dates and amounts - keep this in a safe place. That way you can make sure that there is always money in your account when the payment is due. It is sensible to check your bank statement regularly to ensure that all your Direct Debits are going out as shown on your advance notice.

# Will the payment always be on the same day each month?

Payments will be made fortnightly or on the 15<sup>th</sup>/ 28<sup>th</sup> of each month. If any payment due date falls at a weekend or on a bank holiday, the Council is obliged to debit your account just after the due date unless you are given advanced notification of a change of date.

### What happens if changes are needed?

If either the amount you owe or the payment date changes, then the Council has to notify you 10 working days in advance. This gives you plenty of time to get in touch if necessary, to discuss any difficulties you may have.

### Who actually controls Direct Debit payments?

The Bank or Building Society who holds your account is responsible for all aspects of the running of the account. They are therefore answerable for all payments, including those made by Direct Debit.

## So how do I get back any money paid in error?

If any payment is made in error, you should contact your Bank or Building Society who are responsible for giving you a full and immediate refund - even if the original error was made by the Council.