

Direct Debit Authority 0302091

Terms and Conditions

1. Authority acknowledgement

I confirm that this authority is subject to:

- a. The terms and conditions relating to my bank account, and
- b. The terms and conditions that relate to this authority, including the conditions below relating to notices and disputes for paperless authorities.

I agree that this authority is subject to my bank's terms and conditions that relate to my account, and the terms and conditions listed below.

2. Specific conditions relating to notices and disputes

- a. The Initiator must give me at least two days' notice prior to each direct debit, provided that where the direct debit is part of a series, the Initiator is only required to provide two days' notice prior to the first direct debit in the series.
- b. Changes to the amounts or dates of a series of direct debits require 10 days' prior notice to me.
- c. I may agree with the Initiator to receive same day notice for direct debits specifically requested by me.
- d. All notices must be in writing, but may be delivered electronically if I have agreed to that with the Initiator.
- e. I may ask my bank to reverse a direct debit up to 120 days after the debit if:
 - I did not receive proper notice of the amount and date of the direct debit,
 - I received notice but the amount or date differs from the notice.
- f. If a direct debit is dishonoured and the Initiator retries it within five business days of the original direct debit, I understand that the Initiator does not need to notify me again about that direct debit.