



**Resources - David Skinner – Service Director – Finance  
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Dear Customer

**DIRECT DEBIT – AN EASIER WAY TO PAY**

Buckinghamshire Council is able to offer customers the option of paying for services by Direct Debit and we are writing to you now to ask if you would like to sign up to this convenient, reliable and worry free method of paying. As this is optional, if you would prefer to continue paying using your existing method then there is no need for you to contact us and you can simply ignore this letter.

**How Direct Debits work**

- If you choose to sign up to Direct Debits, you will continue to receive an invoice as usual.
- You will be given at least 7 working days notice of the date and amount that will be directly debited from your nominated bank account.
- You will always know in advance how much, and when your account will be debited.
- You will have the protection of the Direct Debit Guarantee, meaning that in the unlikely event of either an incorrect amount being collected or it being collected in advance, then your bank or building society must give an immediate refund.
- You can cancel the Direct Debit at any time by writing to us and your bank.

**How to sign up**

If you would like to go ahead with setting up a Direct Debit arrangement, please:

- ⇒ Complete the attached form. Please ensure all boxes on the form are completed including your Customer Name, Customer Number and Postcode, which can be found on your invoice.
- ⇒ Cut off and keep hold of the Direct Debit Guarantee slip.
- ⇒ Return the rest of the form to us using the envelope provided.

**The First payment**

It takes around 3 weeks for the Direct Debit process to be set up with your Bank or Building Society. In the meantime, you will need to continue to pay any invoices you receive as previously until you receive the new style invoice which no longer has the tear-off payment slip at the bottom and states that your 'Account is paid by DIRECT DEBIT'.

**Standing Orders – IMPORTANT**

If you choose to switch to paying by Direct Debit and you currently have a Standing Order arrangement set up to pay for your service, you **MUST** cancel this directly with your Bank or

Building Society to avoid paying us twice. The Council has no control over this and the cancellation instruction must come directly from you as the bank account holder.

### ***Does signing a Direct Debit mean that you can take money out of my account as you like?***

No, we can only collect the advised amount. You will be notified of the amount to be collected at least 7 working days in advance, giving you time to query the bill if necessary. Depending on the timing of the Direct Debit being set up more than one payment may be collected in the first debit processed. You should always check your statement for the amount being collected and if you have any queries or concerns, contact us.

### ***Can any organisation collect money by Direct Debit?***

No. Banks and Building Societies only permit organisations with known integrity and sound financial and administrative capabilities to collect money by Direct Debit.

### ***What if I have insufficient money in my account to pay a Direct Debit?***

If a Direct Debit is due but there is not enough money in your account, your Bank or Building Society will reject the payment and charge you a fee. The fee will vary depending on the bank you use and you will need to refer to your Bank or Building Society for details. Buckinghamshire Council will not represent the Direct Debit until the following month, by which time you will have received another Invoice/Statement with the new amount due.

### ***What sort of account do I need to use Direct Debits?***

Most current accounts at Bank or Building Societies can be used to make Direct Debit payments. Some special deposit accounts now allow them too – just ask your branch.

### ***Will I still receive bills?***

Yes, but they will only be for information and for you to check against your Bank or Building Society statement.

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

If an error is made by Buckinghamshire Council or your Bank or Building Society, then under the Direct Debit Guarantee scheme you are guaranteed a full and immediate refund from your Bank or Building Society of the amount paid.

### ***Can I cancel the Direct Debit at any time?***

Yes you can. All you need to do is firstly write to your Bank or Building Society, providing them with the relevant information and secondly by writing to Buckinghamshire Council, advising us of your name, address and Customer Number. A 'Confirmation of Termination of Direct Debit' letter will be sent to you from Buckinghamshire Council confirming that your Direct Debit has been cancelled.

**Should you require any further information about the Direct Debit Scheme please feel free to contact us.**

Yours sincerely

Gill Templeman - Team Manager - Finance Assessment Team