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V2.1 | 08.2016

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### BRAND GUIDELINES DIRECT DEBIT LOGO AND DIRECT DEBIT INSTRUCTION (DDI)

THE APPLICATION AND USAGE OF THE DIRECT DEBIT LOGO AND THE DESIGN OF DIRECT DEBIT INSTRUCTIONS



Part of pay.uk

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#### INTRODUCTION TO DIRECT DEBIT

## THE PURPOSE OF THESE GUIDELINES IS TO PROVIDE ASSISTANCE WITH THE CORRECT USE OF THE DIRECT DEBIT LOGO AND THE DESIGN OF A DIRECT DEBIT **INSTRUCTION (DDI).**

#### WHAT IS DIRECT DEBIT?

A Direct Debit is an instruction from a customer to their bank or building society authorising an organisation to collect varying amounts from their account, as long as the customer has been given advance notice of the collection amounts and dates.



#### DIRECT DEBIT LOGO

A recognisable presentation is very important in encouraging the use of Direct Debit. The logo fulfils this need giving Direct Debit a visual identity, which helps increase familiarity and positive attitudes towards Direct Debit.

The Direct Debit logo is a bold portrayal of the clearest and most obvious visual elements contained in the phrase 'Direct Debit'. Picking up the leading letter of each word, it clearly shows a capital D and a lower case 'd'.

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#### AT A GLANCE

**8** OUT OF 10

British adults have at least one Direct Debit commitment

# 71% OF HOUSEHOLD BILLS

are paid by Direct Debit

# 85% of people

feel positively towards Direct Debit in 2014

3.6 BILLION

Direct Debits were processed in 2014

**68**% PEOPLE

in Britain prefer to pay most bills by Direct Debit

ALL DIRECT DEBITS

are protected by the Direct Debit Guarantee

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#### **DIRECT DEBIT - THE PRODUCT**

The key benefits should be used at the discretion of Service Users. Examples of likely uses include; customer information, online product pages, press releases, and marketing communication campaigns. You can use your own tone of voice to explain the key benefits, as long as the messaging stays the same.

#### **KEY BENEFITS**

#### Introduction

Simple, convenient and safe, Direct Debit is an automated payment method that is preferred by over half of all UK bill payers. You'll find the main benefits of this payment method listed below:

#### Simple, convenient and safe

Paying your regular bills by Direct Debit allows you to spread costs over a period that you agree with the organisation you are paying.

Businesses find Direct Debit just as convenient and efficient as consumers. For this reason, many offer discounts in return for you paying by Direct Debit. Discounts vary, but overall Direct Debit savings on household bills can add up to a substantial amount each year. It pays to check when you get a bill to see how much you can save. Direct Debit is one of the safest and most reassuring ways of paying your bills:

- Payments are made automatically, so bills are never forgotten, lost or delayed by postal problems and there's no risk of late payment charges
- Organisations using the Direct Debit scheme have to pass a careful vetting process, and are closely monitored by the banking industry
- The Direct Debit Guarantee protects you and your money. It's offered by all banks and building societies that take part in the scheme.

#### Time saving

Modern life is hectic – but Direct Debit helps. It takes away much of the hassle associated with paying bills, and puts an end to queuing at the bank and filling out cheques. You'll find it easier to stay on top of your bills, and you'll know exactly how much money is going out each month.

Direct Debit adds up to less worry, and more time to yourself.

#### Backed by a Guarantee

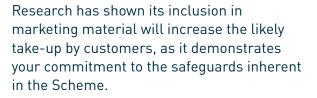
The Direct Debit Guarantee applies to all Direct Debits. It protects you in the event that there is an error in the payment of your Direct Debit.

- An immediate money back guarantee from your bank in the event of an error in the payment of your Direct Debit
- Advance notice if the date or amount changes
- The right to cancel at any time.

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#### USING THE DIRECT DEBIT LOGO

### THE DIRECT DEBIT LOGO CAN BE USED BY DIRECT DEBIT SERVICE USERS ACROSS A WIDE RANGE OF MEDIA. IT MUST BE INCLUDED ON ALL DIRECT DEBIT INSTRUCTIONS (DDI'S) AND SHOULD ALSO BE FEATURED IN ALL MATERIAL PROMOTING DIRECT DEBIT.



Only master versions of the logo should be used for reproduction purposes. These can be downloaded from <u>www.bacs.co.uk</u>. Please note that the logo may not be used without the permission of your sponsoring bank.

The elements of the logo are unique and have been specially created for Direct Debit. Direct Debit is a registered trademark of Bacs Payment Schemes Limited. Never try to reconstruct or alter any part of the logo. Do not amend any of its elements, or the way they work together.

#### **USING THE LOGO AS A DESIGN ELEMENT**

The logo may be used as a design element provided written approval is sought from your sponsoring bank at an early stage of development. If permission is granted the full logo must appear in its correct form somewhere prominent on your design, in the colours recommended in these guidelines.

#### THE LOGO TYPEFACE

The letters in the logo were developed especially for Direct Debit and are unique. As a result no existing typeface exactly matches the lettering and so attempts to match the wording through typesetting are neither feasible nor acceptable.



#### TALKING ABOUT DIRECT DEBIT

When referencing Direct Debit in either verbal or written form, use the full name. When written use an initial capital on each word, so it appears like this:

#### Direct Debit

It must not be verbally referenced to as 'DD.'

It must not be written as 'direct debit'.

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#### DIRECT DEBIT LOGOS

The logo is made up of the symbol and the wording and neither element should appear on their own.

There are two acceptable versions of the logo:

LANDSCAPE FORMAT



PORTRAIT FORMAT



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#### DIRECT DEBIT LOGOS

#### PREFERRED COLOURS

The Direct Debit logo should be printed in 100% black wherever possible. This will improve the overall recognition of the logo. It may appear on a background colour or tint provided it remains prominent.

#### SPECIAL EXCEPTIONS

Where it is not possible to print the Direct Debit logo in black, it may be reproduced in one of the following ways:

- In white or pale colour (if on a dark background). Do not attempt to reverse out the logo yourself. When reversing out of an image, the background must be suitably dark and simple, to ensure legibility of the logo. This is not permitted on a DDI.
- In the most predominant colour being printed – as long as the logo remains prominent.

# COLOUR REPRODUCTION OF THE LOGO ON A DIRECT DEBIT INSTRUCTION

To avoid any conflict of style and for the sake of clarity, the logo should always appear in 100% black on a DDI. If black is not being printed a predominant colour must be used.

The logo may appear on a background colour or tint providing it remains prominent.

Under no circumstances should the logo appear in white on a DDI. If a dark background is being used the logo should be placed in a 'white out' box, ensuring the guidelines regarding the 'exclusion zone' are followed.



Do not use white logo on a DDI

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#### **DIRECT DEBIT LOGOS - EXCLUSION ZONE**

#### **EXCLUSION ZONE**

To be efficient the logo must have a degree of prominence and visibility that will maximise its impact. To achieve this there is an 'exclusion zone' equal to the height of the D (of the word Direct) in which no text, graphic or other matter may appear.

Landscape format



#### Portrait format



#### SCALING

When scaling the logo to a larger or smaller size, you must ensure that the proportions stay the same. If you do not the logo will become distorted.

#### MINIMUM SIZE

23.5mm

There is a minimum acceptable size for the logo.

Landscape logo minimum width = 23.5mm. Portrait logo minimum width = 13mm.





13mm

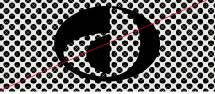
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2. Do not use the logo on its own.

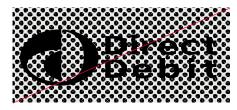
- 3. Do not use the type style for Direct Debit in any other instance than with the logo
- 4. Do not alter the position of the logo and type.
- 5. Do not change upper and lower case lettering.





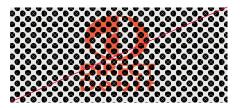
DRECT Debit





- Do not duplicate elements of 6. the logo for design purposes.
- Avoid using the logo in any other colour but black. Use of another predominant colour is possible, subject to your sponsoring bank or building societies' approval.
- Do not reverse the logo and 8. type out of a colour. Do not place other shapes around the logo.
- Do not use in close proximity 9. to other logos. For example, on social media feeds featuring your own company logo.
- 10. Do not attempt to print the logo on complicated patterns.











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#### **DIRECT DEBIT LOGOS - INCORRECT USE**

#### **DON'TS** (continued) 11. Do not attempt to print the logo on any coloured background which may obscure its appearance.

12. Do not attempt to print the logo on any photographic image where it may obscure its appearance.

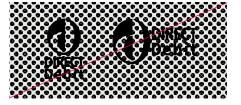
13. Do not squash the logo out of proportion.





**SABAGA** 

14. Do not stretch the logo out of proportion.



#### REMEMBER

- Do not alter the Direct Debit logos in any way. They should only be used following the guidelines in this document and using the master versions of the logo in the attached folders
- Do not distort the logos or alter the relationship between elements in any way.

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#### DIRECT DEBIT LOGOTYPE ARTWORK

The following versions of the Direct Debit logo are available in EPS and .PS format. Select the format and version that best suits your design and software, and import it in the normal way. When using the logo in your promotional materials, please follow the Direct Debit identity guidelines.

The logos are available on the **Bacs website**.







DD2 File types: eps, .ps



DD3 File types: eps, .ps



DD4 File types: eps, .ps

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#### THE DIRECT DEBIT INSTRUCTION

#### The Direct Debit Instruction

This section is to provide assistance with the design of your Direct Debit Instruction (DDI).

People receive a large number of offers to pay by Direct Debit. However, as they vary so widely in their presentation and style, customers do not always appreciate how simple it is to use Direct Debit as a payment method. A consistent recognisable presentation is very important in encouraging the use of Direct Debit and will make the process easier and more efficient for all concerned.

There is a standard format for the DDI which has been designed to make it easy for the payer to complete and ensure that all the details necessary to set up the Direct Debit are obtained. All DDIs must follow the wording and the same order as shown in these guidelines.

Use of upper/lower case characters for words such as bank / building society is at the service user's discretion.

The design of all DDIs must be approved in writing by your sponsoring bank before they can be issued.

- The order of information boxes must be the same as shown in the examples found in the attached folders
- The maximum size is A4
- The minimum size is 110mm x 70mm. This should only be used in published material, ie newspapers, journals, magazines, etc.
- The DDI must be separate from any other text, with no additional material other than the official use box, appearing within the boundary of the Instruction
- For non AUDDIS service users, the DDI must be rectangular to facilitate ease of handling and storage
- The Direct Debit logo must appear on the form and should be positioned in the top right hand corner of the DDI above the Service User's Number (SUN)

- Bilingual Instructions are acceptable. however the Direct Debit logo can only be used in the approved English format
- The standard heading 'Instruction to your bank or building society to pay by Direct Debit' is mandatory
- Clear instructions to the payer for the return of the form must be shown on the face of the DDL
- The text giving authority to debit the payer's account must always be printed above the payer's signature box
- Where it is a Standing Order conversation, the instruction to cancel the Standing Order must be printed as a section at the bottom of the DDI
- The service user's name and address must be pre-printed
- You may include an 'official use box' to record information not applicable to the payer's authority for the DDI application
- The SUN must be pre-printed or stamped on the DDI
- Include an optional field to capture the signatory's name.

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#### THE DIRECT DEBIT GUARANTEE

It is recommended that the Guarantee is printed as a tear off strip at the bottom of the DDI so that it can be retained by the payer. If you are not able to include the Guarantee due to constraints of available print space, it must be issued to the payer with the advance notice or other correspondence issued in respect of the application. The number of days for advance notice must be included in the Guarantee.

Company logo or name here	Instruction to your Bank or Building Society to pay by Direct Debit
Please fill in the whole form using a ball point pen and send it to:	Service user number
Address here Eight lines only	For IA N Company' official use only This in not part of the instruction to your bank or building society.
Name(s) of Account Holder(s)	
Bank/Building Society account number	
Branch Sort Code	Instruction to your Bank or Building Society Please pay (A N Company) Direct Debits from the account
Name and full postal address of your Bank or Building Society To: The Manager Bank/building society	detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with (A N Company) and, if so, details will be passed electronically to my Bank/Building Society.
Address	Signature(s)
Postcode	Date
Reference Banks and Building Societies may not accept Direct Debit	Instructions for some types of account DDI 1 5/15
This guarantee should be detached and retained by the pa	yer.
The Direct Debit Guarante	ee OBRECT
<ul> <li>This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits</li> <li>If there are any changes to the amount, date or frequency of your Direct Debit [insert your organisation name] will notify you [insert number</li> </ul>	<ul> <li>If an error is made in the payment of your Direct Debit, by (Insert your organisation name) or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.</li> <li>If you receive a refund you are not entitled to, you</li> </ul>
organisation name) with notify you (insert number of) working days in advance of your account being debited or as otherwise agreed. If you request [insert your organisation name] to collect a payment, confirmation of the amount and date will be given to you at the time of the request	If you receive a retund you are not entitled to, you must pay it back when [insert your organisation name] 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

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#### **DDI FORM FORMATS**

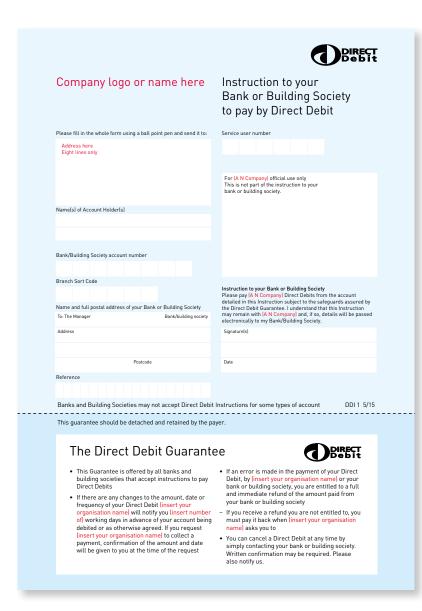
The DDIs listed below can be downloaded from the <u>Bacs website</u>. These must be changed to include your own company details.

#### Forms

DDI 1 A4 with official use box.doc DDI 2 A4 without official use box.doc DDI 3 A4 incl SO cancellation.doc DDI 4 A4 with tearoff official use box.doc DDI 5 small format landscape.doc DDI 6 small format portrait.doc DDI 7 A5 with official use box.doc DDI 8 A5 without official use box.doc DDI 9 Welsh DDI without official use box.doc

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use box	26
DDI10 Welsh DDI official use box	27

#### DDI2 A4 WITHOUT OFFICIAL USE BOX

Company log or name here  Full the whether there use use use use use use use use use us	Bank or Building Society to pay by Direct Debit Person of the whole form using a ball point pen and send it to: Address here Eight lines only Service user number Bank/Building Society account Holder(s) Bank/Building Society account number Bank/Building Society account point account Bank/Building Society account Bank and Building Societies may not accept Direct Debit Instructions for some types of account DD12 5/13 Date Bank and Building Societies may not accept Direct Debit Instructions for some types of account DD12 5/13 Date Bank and Building Societies may not accept Instructions for some types of account DD12 5/13 Date Bank and Building Societies may not accept Instructions for some types of account DD12 5/13 Date Bank and Building Societies may not accept Instructions for some types of account DD12 5/13 Date Bank and Building Societies may not accept Instructions for some types of account beinsther port organisation for port port acton the payment of your		
Address here       Service user number         Namels) of Account Holder(s)       Reference         Bank/Building Society account number       Instruction to your Bank or Building Society         Bank/Building Society account number       Instruction to your Bank or Building Society         Branch Sort Code       Instruction to your Bank or Building Society         To: The Manager       Bank/Building Society         To: The Manager       Bank/Building Society         To: The Manager       SignatureIsI         Meres       SignatureIsI         Date       Date         Banks and Building Societies may not accept Direct Debit Instructions for some types of account       DD12 5/12         This guarantee should be detached and retained by the payer.       If an error is made in the payment of your Direct Debit Guarantee.         • This Guarantee is offered by all banks and building societies that accept instructions tory       If an error is made in the payment of your Direct Debit and of the amount paid from your painsation name) and your Direct Debit of a society or ganisation name) and your Direct Debit on any or ganisation name) and your Direct Debit any or equiption of a society.         • If there are any changes to the amount, date or group or ganisation name) or your Direct Debit on any or pay in back when linsert your organisation name) or your pay to ank or building society.         • If there are any changes to the amount adte or group organisation namel or your pay to ank or building society. </td <td>Address here       Service user number         Nameisl of Account Holder[s]       Reference         Bank/Building Society account number       Instruction to your Bank or Building Society         Bank/Building Society account number       Instruction to your Bank or Building Society         Branch Sort Code       Instruction to your Bank or Building Society         Name and full postal address of your Bank or Building Society       SignatureIsI         To: The Manager       Bank/Building Society         Yeasce       SignatureIsI         Meters       SignatureIsI         Postcode       Date         Banks and Building Societies may not accept Direct Debit Instructions for some types of account       DD12 5/12         This guarantee should be detached and retained by the payer.       DD12 5/12         This guarantee should be detached and retained by the payer.       If an error is made in the payment of your Direct Debits for any or agnisation name) any our are nitled to a full and immediate refund of the amount paid from your bank or building society.         • This Guarantee is offered by all banks and building society our pression name) or your Direct Debits       • If an error is made in the payment of your Direct Debits or any or agnisation name) or your any any or any or building society.         • If there are any changes to the amount, date or group or agnisation name) in your Direct Debits or a software agreed. If you requests instructions to pay in back when linsert your organisation name) or</td> <td>Company logo or name here</td> <td>Bank or Building Society</td>	Address here       Service user number         Nameisl of Account Holder[s]       Reference         Bank/Building Society account number       Instruction to your Bank or Building Society         Bank/Building Society account number       Instruction to your Bank or Building Society         Branch Sort Code       Instruction to your Bank or Building Society         Name and full postal address of your Bank or Building Society       SignatureIsI         To: The Manager       Bank/Building Society         Yeasce       SignatureIsI         Meters       SignatureIsI         Postcode       Date         Banks and Building Societies may not accept Direct Debit Instructions for some types of account       DD12 5/12         This guarantee should be detached and retained by the payer.       DD12 5/12         This guarantee should be detached and retained by the payer.       If an error is made in the payment of your Direct Debits for any or agnisation name) any our are nitled to a full and immediate refund of the amount paid from your bank or building society.         • This Guarantee is offered by all banks and building society our pression name) or your Direct Debits       • If an error is made in the payment of your Direct Debits or any or agnisation name) or your any any or any or building society.         • If there are any changes to the amount, date or group or agnisation name) in your Direct Debits or a software agreed. If you requests instructions to pay in back when linsert your organisation name) or	Company logo or name here	Bank or Building Society
Namels] of Account Holder[s]       Reference         Bank/Building Society account number       Instruction to your Bank or Building Society         Bank/Building Society account number       Instruction to your Bank or Building Society         Branch Sort Code       Instruction style account detailed in this instruction support to the sareguards assured by the Direct Debit Guarantee. I understand that this Instruction support to the sareguards assured by the Direct Debit Guarantee. I understand that this Instruction support to the sareguards assured by the Direct Debit Account detailed in this Instruction support to the sareguards assured by the Direct Debit Account detailed in this Instruction support to the sareguards assured by the Direct Debit Marcelos support to the sareguards assured by the Direct Debit Standard assured by the Direct Debit Marcelos support to the sareguards assured by the Direct Debit Guarantee.         Banks and Building Societies may not accept Direct Debit Instructions for some types of account       DDI 2 5/15         This guarantee is offered by all banks and building society your organisation name) or your bank or building society are entitled to a full and inmediate refund of the amount paid from your bank or building society.                 • If there are any changes to the amount, date or programisation name) to collect a point or building society.           • If an error is made in the payment of your Direct Debit loss in advance of your account to baik or building society.          • If un error is made in the payment of your Direct Debit loss or your organisation name) or your bank or building society.           • If an erero	Name(s) of Account Holder(s)       Reference         Bank/Building Society account number       Instruction to your Bank or Building Society         Branch Sort Code       Instruction style account the account detailed in this instruction support to the sareguards assured by the Direct Debit Guarantee. I understand that this Instruction support to the sareguards assured by the Direct Debit Guarantee. I understand that this Instruction support to the sareguards assured by the Direct Debit Marcelos support to the sareguards assured by the Direct Debit Marcelos support to the sareguards assured by the Direct Debit Marcelos support to the sareguards assured by the Direct Debit Marcelos support to the sareguards assured by the Direct Debit Marcelos support to the sareguards assured by the Direct Debit Marcelos Support to the sareguards assured by the Direct Debit Guarantee.         Reference       Signature(s)         Name and full postal address of your Bank or Building Society       Signature(s)         Names and Building Societies may not accept Direct Debit Instructions for some types of account       DD12 5 /15         This guarantee is offered by all banks and building society your organisation name) or your bank or building society your are entitled to a full and mediate refund of the amount paid from your bank or building society.	Address here	
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#### DDI3 A4 INCL SO CANCELLATION

Company logo or name here	Instruction to your Bank or Building Society to pay by Direct Debit
Please fill in the whole form using a ball point pen and send it to: Address here Eight lines only	Service user number Reference
Name(s) of Account Holder(s) Bank/Building Society account number	This is not part of the instruction to your bank or building society.
Branch Sort Code Branch Sort Code Name and full postal address of your Bank or Building Society To: The Manager Bank/building Society	Instruction to your Bank or Building Society Please pay (A N Company) Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarante. Londerstand that this Instruction may remain with (A N Company) and, if so, details will be passed electronically to my Bank/Building Society.
Address Postcode	Signaturels) Date
Banks and Building Societies may not accept Direct Debit Instructio	ns for some types of account DDI 3 5/15
Name and full postal address of your Bank or Building Society To: The Manager Bank/building society	Standing Order Cancellation
Address	Branch Sort Code
Postcode With immediate effect, please cancel my/our Standing Order authority payable to IA N Companyl under: Account reference No.	Bank/Building Society account number
Name(s) of Account Holder(s)	Signature(s)
	Date
This guarantee should be detached and retained by the payer. The Direct Debit Guarantee • This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debit • Debit linest your organization name (a count of the sequency of your Direct • Debit linest your organization name) count being debited or as otherwise agreed. If your request linest your constraints name to collect a payed by the sequence of the amount and date will be given to you at the time of the request	EVENT Sector Control (1997)     EVENT Sector Control (199

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#### DDI4 A4 WITH TEAROFF OFFICIAL USE BOX

DIRECT Company logo or name here Instruction to your Bank or Building Society to pay by Direct Debit Please fill in the whole form and send it to: AN Company, Any Street, Any Town, Anywhere. Name and full postal address of your Bank or Building Society Service user number To: The Manager Bank/building society Address Postcode Name(s) of Account Holder(s) Instruction to your Bank or Building Society Please pay (A N Company) Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with (A N Company) and, if so, details will be passed electronically to my Bank/Building Society. Bank/Building Society account number Signature(s) Branch Sort Code Reference Date Banks and Building Societies may not accept Direct Debit Instructions for some types of account DDI 4 5/15 This is not part of the Instruction to your Bank or Building Society and must be detached by [A N Company] before submission to the Paying Bank. \_\_\_\_\_ This guarantee should be detached and retained by the payer. DiRECT The Direct Debit Guarantee by [insert your organisation name] or your bank or building society, you are entitled to a full and immedi-ate refund of the amount paid from your bank or 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 (insert your organisation) building society name) will notify you (insert number of) working days in - If you receive a refund you are not entitled to, you must advance of your account being debited or as otherwise agreed. If you request (insert your organisation name) pay it back when (insert your organisation name) asks you to to collect a payment, confirmation of the amount and You can cancel a Direct Debit at any time by simply date will be given to you at the time of the request contacting your bank or building society. Written confirmation may be required. Please also notify us. · If an error is made in the payment of your Direct Debit,

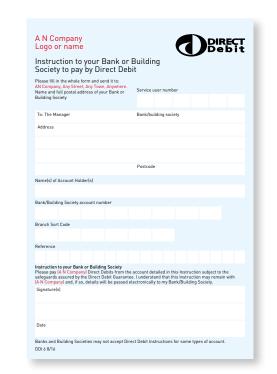
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#### DDI5 SMALL FORMAT LANDSCAPE

Logo or name			Direct Debit
Please fill in the form and send it to: AN C Name and full postal address of your Ban	ompany, Any Street, c or Building Society	Any Town, Anywhere.	Service user number
To: The Manager		Bank/building soc	iety
Address			Reference
			Instruction to your Bank or Building Society Please pay IAN Companyl Direct Debits from the account detailed in this Instruction subject to the safequards assured by the Direct
Name(s) of Account Holder(s)	Postcode		Debit Guarantee. I understand that this Instruction may remain with (A N Company) and, if so, details will be passed electronically to my Bank/Building Society.
			Signature(s)
Bank/Building Society account	number		
Branch Sort Code			Date
Banks and Building Societies m	av not accent l	Direct Debit Instru	ictions for some types of account. DDI 5 8/16

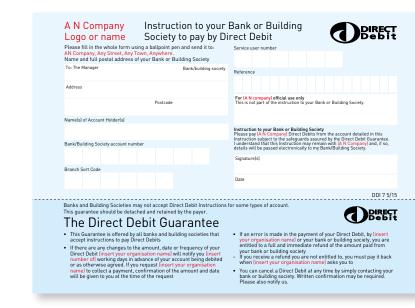
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use box	26
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#### DDI7 A5 WITH OFFICIAL USE BOX



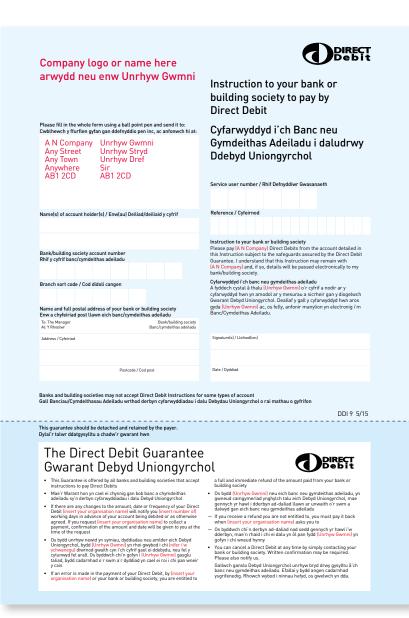
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#### DDI8 A5 WITHOUT OFFICIAL USE BOX



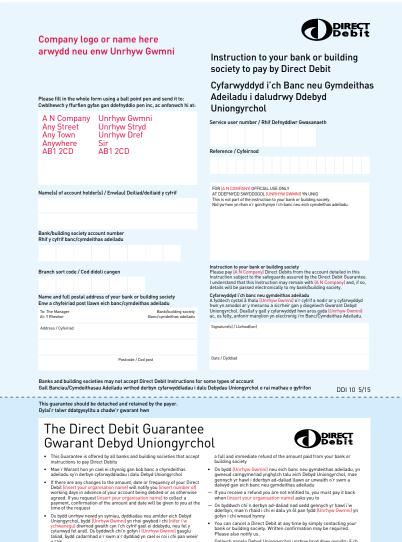
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LSH DDI WITH	



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#### DDI10 WELSH DDI OFFICIAL USE BOX



- If an error is made in the payment of your Direct Debit, by (insert your organisation name) or your bank or building society, you are entitled to

Gallwch ganslo Debyd Uniongyrchol unrhyw bryd drwy gysylltu â'ch banc neu gymdeithas adeiladu. Efallai y bydd angen cadarnhad ysgrifenedig. Rhowch wybod i ninnau hefyd, os gwelwch yn dda.

M1315/0119/MP/KS