

Dear Customer,

**Pay your invoice by Direct Debit - Invoice payments made safe and easy.**

**If you have paid your previous invoice by Direct Debit and have provided a signed Direct Debit mandate, you do not need to do anything further. We can continue to take your payment for this year by Direct Debit and will write to you advising you of your new instalment plan in due course.**

Fylde Council has recently introduced **Direct Debit** as a way for customers to pay their Trade Waste Invoices and I would recommend this method to you. I am writing to you now because switching to **Direct Debit** will save you considerable time and effort.

With **Direct Debit** there are no cheques to write, no monthly paperwork or postage, as well as no queuing because payments are made for you by your Bank or Building Society but only in accordance with your instructions. Unlike a Standing Order there is no need to give your Bank or Building Society new instructions each year.

**Only Direct Debit gives you a guarantee**.

With **Direct Debit**, you are guaranteed an immediate refund in the unlikely event of an error ever occurring. You are free to cancel at any time, and you will be advised at least 10 days in advance of any changes to either the amounts or payment dates giving you total control.

**How do I change to Direct Debit?**

The instruction form overleaf has been split into two parts:

**Section 1 – Setting Up your Direct Debit**

Simply complete the **Direct Debit** instruction overleaf and return it as soon as possible in the envelope provided, alternatively, you can call the **Finance Administration office** on **01253 658529** to arrange this and agree your payment terms.

**Section 2 – The Direct Debit Guarantee**

The **Direct Debit** Guarantee should be detached and kept for your information.

**When will payments be taken?**

**Direct Debits** will be collected on the 1st of each month, and the total amount of your invoice will be split into 12 instalments or less, dependent upon when your instruction is set up. You will receive confirmation of your instruction and an agreement letter setting out the payment terms in the post. If either the amount or the payment date changes, you will be notified in advance (normally ten working days) of your account being debited.

Thank you for taking the time to pay your invoice by **Direct Debit**. If you do have questions about this process, please get in touch with the Finance Administration Team on 01253 658529 who will be able to help further.

Yours sincerely,



Paul O’Donoghue,

Chief Financial Officer, Fylde Council

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|  | | | | | | | | | | | | | | | | | |  | 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 | | | | | | | | | |
| FYLDE BOROUGH COUNCIL.  TOWN HALL  LYTHAM ST ANNES  LANCASHIRE  FY8 1LW | | | | | | | | | | | | | | | | | |  | 2 | 9 | 8 | 1 | 3 | 5 |  | |  |  |
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|  | For FYLDE BOROUGH COUNCIL official use only This is not part of the instruction to your bank or building society. | | | | | | | | | |
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| Name(s) of Account Holder(s) | | | | | | | | | | | | | | | | | |  |
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| Bank/Building Society account number | | | | | | | | | | | | | | | | | |  |
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| Branch Sort Code | | | | | | | | | | | | | | | | | |  |  | | | | | | | | | |
|  | |  | |  | |  | |  | |  | |  | |  | |  | |  | **Instruction to your Bank or Building Society**  Please pay Fylde Borough Council 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 Fylde Borough Council and, if so, details will be passed  electronically to my Bank/Building Society. | | | | | | | | | |
| Name and full postal address of your Bank or Building Society | | | | | | | | | | | | | | | | | |  |
| |  |  | | --- | --- | | To: The Manager | Bank/building society | |  | | | | | | | | | | | | | | | | | | | |  |
| |  |  | | --- | --- | | Address |  | |  | | | | | | | | | | | | | | | | | | | |  | |  | | --- | | Signature(s) | |  | | | | | | | | | | |
| |  |  | | --- | --- | |  |  | |  | | | | | | | | | | | | | | | | | | | |  |  | | | | | | | | | |
| |  |  | | --- | --- | |  | Postcode | |  |  | | | | | | | | | | | | | | | | | | |  | |  | | --- | | Date | |  | | | | | | | | | | |
| Reference | | | | | | | | | | | | | | | | | |  |  | | | | | | | | | |
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| Banks and Building Societies may not accept Direct Debit Instructions for some types of account | | | | | | | | | | | | | | | | | | | | | | | | | | DDI 1 5/15 | | |
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| 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 Debits * If there are any changes to the amount, date or frequency of your Direct Debit Fylde Borough Council will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Fylde Borough Council to collect a payment, confirmation of the amount and date will be given to you at the time of the request | * If an error is made in the payment of your Direct Debit, by Fylde Borough Council 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   – If you receive a refund you are not entitled to, you must pay it back when Fylde Borough Council 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 also notify us. | |  |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |