

May 2024

Specific conditions relating to notices and dispute

1. I may ask my bank to reverse a direct debit up to 120 calendar days after the debit if:
 - I don't receive written notice of the amount and date of each direct debit from the initiator, or
 - I receive written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.
2. The initiator is required to give me no less than 10 calendar days written notice of the amount and date of each direct debit, or if in a series of direct debits, no less than 10 calendar days before the date of the first direct debit in the series.

For a series of payments, the notice is to include:

 - the dates of the debits, and
 - the amount of each direct debit.
3. If the bank dishonours a direct debit but the initiator sends the direct debit a second time within five business days of the original direct debit, the initiator is not required to notify me a second time of the amount and date of the direct debit.
4. If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give me notice:
 - no less than 30 calendar days before the change, or
 - if the initiator bank agrees, no less than 10 calendar days before the change.
5. I may, at any time, terminate this Authority as to future payments by giving 10 calendar days prior written notice of termination to the bank and the initiator.