



ARGYLL & BUTE COUNCIL

## **DIRECT DEBIT**

**THE MODERN WAY TO PAY**



Argyll & Bute Council recommends Direct Debit as the most efficient and effective means of paying Rates. Direct Debit offers several important advantages to both the taxpayer and the Council.

### **HOW YOU BENEFIT**

There is no need to write out and post a cheque each time a payment becomes due. Nor do you have to give fresh instructions to your Bank or Building Society if the amount of your instalments changes during the financial years. The Council will handle all this for you.

### **HOW THE COUNCIL BENEFITS**

Direct Debit is the most effective way of collecting Non-Domestic Rates payments.

### **IT'S SAFE**

The Banks and Building Societies have strict rules to control the Direct Debit system:

You are always advised in advance of any changes of amount or date, so that you have time to query if necessary.

You can cancel a Direct Debit at any time.

You are assured of an immediate refund from your bank if any amount is wrongly collected.

### **HOW IT WORKS**

Payment is made automatically from an appropriate Bank or Building Society Account in accordance with your instructions.

**Once you have completed and signed the instruction overleaf please send it to Argyll & Bute Council who will do the rest.**

The Non-Domestic Rates Demand Notice details your instalments. The payments will be requested as detailed on the notice or on the first available banking day thereafter. This mandate is effective only for your current premises. In the event of a change of premises a new mandate will be required and the Council will advise you of the necessary revision to your monthly payments.

# HOW TO COMPLETE THE DIRECT DEBIT INSTRUCTION

Take the details, as shown in the example below, from a cheque of your own to complete the instruction. The numbers in the example coincide with the information requests in the instruction. If you are having difficulty, ask your bank for advice.

Sign the Instruction, detach it and **return to Argyll & Bute Council at the address shown on your demand notice.**

## Typical Cheque

<b>4</b>	Bank Sort Code	<div style="text-align: right;">90 - 25 - 10</div> <b>ANY BANK LTD.</b> MAIN STREET, ANYTOWN  PAY _____  <div style="text-align: right;">A.N. OTHER</div>
<b>1</b>	Bank Name and Address	
<b>3</b>	Bank/Building Society Account Number	732983 90 - 25 - 10 12398987

**N.B.** Please ensure that you enter the Rates Reference Number, which you can find on your Demand Notice, and that you sign the form and provide your full address.

## THE DIRECT DEBIT GUARANTEE



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Argyll & Bute Council will notify you 14 days in advance of your account being debited or as otherwise agreed.
- If an error is made by Argyll & Bute Council or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

### INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY DIRECT DEBITS.

Please complete parts 1-5 to instruct your branch to make payments from your account, and then return to:  
 ARGYLL & BUTE COUNCIL: Kintyre House, Snipefield Industrial Estate, Campbeltown PA28 6SY



**1** Full postal address of your branch

To: The Manager \_\_\_\_\_  
 \_\_\_\_\_ Bank/Bldg. Soc.  
 Address \_\_\_\_\_  
 Postcode \_\_\_\_\_

Originators Identification Number: 

9	1	6	2	9	8
---	---	---	---	---	---

Non-Domestic Rates Reference:  

--	--	--	--	--	--	--	--	--	--

**2** Name(s) of account holder(s)  
 \_\_\_\_\_

**5** Instruction to your Bank or Building Society

Please pay Argyll and Bute 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 Argyll and Bute Council and, if so, details will be passed electronically to my Bank/Building Society.

**3** Bank/Building Society account number  

--	--	--	--	--	--	--	--	--	--

Signature(s): \_\_\_\_\_

**4** Branch sort code  

--	--

 - 

--	--

 - 

--	--

Address: \_\_\_\_\_

Date: \_\_\_\_\_