



Instruction to your Bank or Building Society to pay by Direct Debit

Originator's identification number

Please fill in the whole form using a ball point pen and send to	836045
	Newsquest (Northwest) Ltd reference
Newsquest LTD Newspaper House 50-54 Church Street Blackburn Lancs	
BB1 5AL	Instruction to your Bank or Building Society. Please pay Newsquest (North West) Ltd direct
Name(s) of Account Holder(s)	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 Newsquest (North West) Ltd and if so details will be passed electronically to my bank or building society.
Bank/Building Society Account Number Hou	use Number
Branch Sort Code	Postcode
To: the Manager Bank/Building Society	Signature(s):
Address:	Date:
Postcode:	
Banks and Building Societies may not accept Direct Debit Instructions for some type of accounts DD12	
This guarantee should be detached and retained by the Payer	

The Direct Debit Guarantee

DIRECT

- The Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debit
- If there are any changes to the amount, date or frequency of your Direct Debit Newsquest (North West) LTD will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Newsquest (North West) LTD to collect a payment, confirmation of the amount and date will be given to you at the time of request.
- If an error is made in the payment of your Direct Debit by Newsquest (North West) Ltd 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 that you are not entitled to, you must pay it back when Newsquest (North West) 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 notify us.

Direct Debit – Your Questions Answered

- Q Can I cancel a *Direct Debit* Instruction?
- A Yes. Instructions can be cancelled by writing to your Bank or Building Society. Send a copy of the cancellation to Newsquest Ltd.
- Q What happens if a mistake is made?
- A If an error is made by Newsquest LTD or your Bank or Building Society, you are guaranteed a full and immediate refund from your Bank or Building Society of the amount paid.
- Q What if I have insufficient funds in my account to pay a *Direct Debit*?
- A The payment will normally be re-presented within a few days.
- Q What sort of account do I need to use Direct Debits?
- A Most current accounts at Banks and Building Societies can be used and make Direct Debits payments. Some special deposit accounts now allow them too -just ask your branch.
- Q Can any organisation collect money by Direct Debit?
- A No. Banks and Building Societies only permit organisations with known integrity and sound financial and administrative capabilities to collect money by Direct Debit.
- Q Will I receive my bills?
- A Yes, but they will only be for information and to check against your Bank or Building Society statement.

