

The Benefits of Direct Debit

The benefits are worth the few minutes it takes to set up a Direct Debit.

It's guaranteed

Direct Debit payments come with a guarantee so you're automatically protected by three important safeguards:

- 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.

It saves you time

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. For businesses paying by Direct Debit also means reduced workload and paperwork for your finance department.

It gives you peace of mind

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 in the post 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.

It spreads the costs

Paying your bills by Direct Debit can allow you to spread costs over a period that you agree with us.