



## 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 Midlands, Wales & South West.

**Q. What happens if a mistake is made?**

**A.** If an error is made by Newsquest Midlands, Wales & South West 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. Does signing a Direct Debit Instruction mean that Newsquest Midlands, Wales & South West can take money out of my account as they like?**

**A.** No. Newsquest Midlands, Wales & South West can collect only the authorised amount. If this or the date of collection changes, we will tell you at least 7 days in advance so that you have time to query the bill.

**Q. What if I have insufficient money in my account to pay Direct Debit?**

**A.** The organisation concerned, will normally re-present the Direct Debit 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 to make Direct Debit 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.

## 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 Newsquest Midlands, Wales & Southwest will notify you 7 working days in advance of you're account being debited or as otherwise agreed. If you request Newsquest Midlands, Wales & Southwest 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 Newsquest Midlands, Wales & Southwest 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 Newsquest Midlands, Wales & Southwest 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.