



Instructing your Bank or Building Society to pay by Direct Debit

Please fill in the whole form and send it to:

Finance Department, Newsquest Midlands, Wales & South West, Cardiff Rd, Maesglas, Newport, NP20 3QN

Originators	Identification	Number
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	Name and full postal address of your Bank or Building Society branch: To the Manager of (Bank/Building Society):			
	Address:			
	Postcode			
	Name (s) of account holder (s):			
	Branch Sort code : :			
	Bank or Building Society account number :			
	Newsquest Midlands, Wales & South West account no.:			
	Instruction to y	our Bank/Building Society		
	in this instruction that this instruction	ewsquest Midlands, Wales & South West, Direct Debits from the account detailed on subject to the safeguards assured by the Direct Debit Guarantee. I understand ction may remain with Newsquest Midlands, Wales & South West and, if so, bassed electronically to my Bank/Building Society		
	Signature (s) .			
	Date:			



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 to a full and immediate refund from your bank or Building Society of the amount 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?
- 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.
- Q. Will I still receive bills?
 - Yes. But they will only be for information, and to check against your Bank or Building Society statement.

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, Newsquest Midlands, Wales & South West, will notify you 7 working days in advance of your account being debited or as otherwise agreed.

If an error is made Newsquest Midlands, Wales & South West 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.