



Direct Debits

A Direct Debit is an instruction from a customer to their bank or building society authorising an organisation to collect varying amounts from their account, as long as the customer has been given advance notice of the collection amounts and dates.

Direct Debits are used for collecting a variety of regular and occasional bills including utility payments, insurance, council tax, mortgages, loans and subscriptions.

The Direct Debit Scheme protects you and your money by means of 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 by Direct Debit or the payment dates change, the organisation collecting the payment will notify you normally 10 working days in advance of your account being debited or as otherwise agreed. If an error is made by the company 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 the originator/company.

Further information can be obtained from – <http://www.directdebit.co.uk>

Standing Orders

With a standing order you make the request for a regular payment, rather than the organisation taking the payment. If you want to amend or cancel your original instruction you can do so at any time by contacting us and allowing at least four business days before the payment is due. Payments made by standing order will normally arrive the same day if a Barclays account is being paid. Payments to other banks or building societies within the UK normally take 3 working days.

Barclays Wealth is the wealth management division of Barclays and operates through Barclays Bank PLC and its subsidiaries.

Barclays Bank PLC is registered in England and is authorised and regulated by the Financial Services Authority. Registered No: 1026167. Registered Office: 1 Churchill Place, London E14 5HP.