



THE MORAY COUNCIL CORPORATE SERVICES

PLEASE KEEP THIS IN A SAFE PLACE

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 **The Moray Council** will notify you **10** working days in advance of your account being debited or as otherwise agreed. If you request **The Moray Council** 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 **The Moray Council** 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 **The Moray Council** 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.

Please detach along dotted line

Please tick one box below to indicate your preferred instalment plan.

MONTHLY instalments on the 5th 15th 25th

If you choose monthly instalments would you like to pay from now until January or now until March

WEEKLY **FORTNIGHTLY** **QUARTERLY** **HALF-YEARLY** **ANNUALLY**

(Note - If you do not express a preference, we will collect your instalments from your bank account monthly on the 5th over 10 months.)

If we need to get in touch with you, please let us know your contact telephone number:

To have complete control over the way you pay, simply complete this instruction and send it to:

THE CHIEF FINANCIAL OFFICER, THE MORAY COUNCIL, FREEPOST SCO 721, PO BOX 5758, ELGIN, IV30 1BR



INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY DIRECT DEBITS



8 0 2 7 0 4

Originators Identification Number

Please complete this form in **BLACK INK** and in **BLOCK CAPITALS**

1 Your name and address

Name _____
 Address _____

 _____ Postcode _____

4 Bank or Building Society Account Number

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5 Branch Sort Code (found in the top right corner of your cheque)

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6 Your Council Tax reference (found on your bill)

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7 Instruction to your Bank or Building Society

Please pay The Moray Council Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

Signature(s) _____

 Date _____

2 Name and full postal address of your Bank or Building Society

To: The Manager _____ Bank/Building Society
 Address _____
 _____ Postcode _____

3 Name(s) of Account Holder(s)

• Banks or Building Societies may refuse to accept instructions to pay Direct Debits from some types of account. •

Why it's better to pay by



YOU don't need to go into a Post Office or PayPoint outlet every month to pay your bill.



YOU don't have to tell your Bank or Building Society if your payment changes - WE'LL do that for you.



Remember, if YOU don't pay on time, you could lose the right to pay by instalments.

Direct Debit ensures you'll NEVER forget to pay - your Bank will pay the correct amount automatically.



Paying by Direct Debit means that the Council can collect the Council Tax more CHEAPLY, maximising the money we spend on the provision of frontline services.



Direct Debit is the easiest way to pay YOUR Council Tax, just ask any of the over 68% of Moray Council Tax payers, who already pay by Direct Debit.

Direct Debit - Instalment Plans Available

There are even more options of when to pay by



Instalments can be collected:

Monthly until January or March, on three dates
5th or **15th** or **25th**

Weekly on a **Friday**

Fortnightly on a **Thursday**

Quarterly over four dates
30th May **30th August**
30th November **28th February**

Half-Yearly over two dates
30th May **30th November**

Annually on one date
30th June

Your Direct Debit payments will be collected on the date stated, except when the date falls on a weekend or a bank holiday, when they will be collected on the next available banking day.

**CHECK INSIDE
FOR DETAILS**