IKANO BANK

DIRECT Debit

# Instruction to your Bank or Building Society to pay by Direct Debit

Direct Debit is the easy way to make your minimum monthly repayment. If you only make the minimum payment each month, it will take you longer and cost you more to clear your balance

**Please fill in the whole form using a ball point pen and send it to:**

Ikano Bank AB (publ)
PO Box 7221
Willenhall
WV1 9DR

**Originator's Identification Number**

| 2 | 8 | 6 | 8 | 0 | 5 |
|---|---|---|---|---|---|

**Name(s) of Account Holder(s)**

**Reference Number**

**Bank/Building Society account number**

**Branch Sort Code**

**Instruction to your Bank or Building Society**
Please pay Ikano Bank Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Ikano Bank and, if so, details will be passed electronically to my Bank/Building Society.

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

To: The Manager — Bank/Building Society

Address

Postcode

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit Instructions from some types of account

This guarantee should be detached and retained by the Payer

## The Direct Debit Guarantee

DIRECT Debit

- 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, Ikano Bank AB (PUBL) UK Branch will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Ikano Bank AB (PUBL) 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 Ikano Bank AB (PUBL) UK Branch or your bank or building society n 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 Ikano Bank AB (PUBL) UK Branch 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.