

Direct debit authority

Name on my account to be debited (acceptor)

Name of my bank

Bank Branch Account number Suffix

Initiator's authorisation code

0 3 2 2 0 2 5

From the acceptor to (my bank):

I authorise the bank to debit my account with the amounts of direct debits from Heartland Bank Limited with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- the bank's terms and conditions that relate to my account, and
- the specific terms and conditions listed below.

Information to appear on my/our bank statement:

Payer particulars

Payer code

Payer reference

Authorised signature

Authorised signature

Date / /

Date / /

For bank use only:

Approval code 2022 11/2024

Original: retain at branch.
Copy: forward to Initiator if requested

Date received / /

Recorded by

Checked by

Bank stamp

Specific conditions relating to notices and disputes - for both one-time payments and for scheduled payments

1. I may ask my bank to reverse a direct debit up to 120 calendar days after the debit if:
 - I don't receive written notice of the amount and date of each direct debit from the initiator, or
 - I receive written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.
2. If the bank dishonours a direct debit but the initiator sends the direct debit a second time within 5 business days of the original direct debit, the initiator is not required to notify me a second time of the amount and date of the direct debit.

For customer initiated one-time payments only

3. The initiator may only send a direct debit if I have:
 - asked the initiator to send it, and
 - agreed the amount of the direct debit.
4. The initiator is required to give me written notice of the amount and date of each direct debit no later than the date of the debit.

For a series of scheduled payments only

5. The initiator is required to give me written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:
 - the dates of the debits, and
 - the amount of each direct debit.

Despite clause 5 above, if I have agreed with the initiator to a first direct debit (in a series of direct debits) to be paid within the 10 calendar day period, the initiator may proceed with the first direct debit without first providing me with written notice of the amount and date of the first direct debit.

6. If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give me notice:
 - no less than 30 calendar days before the change, or
 - if the initiator bank agrees, no less than 10 calendar days before the change.