

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



## Please return completed Direct Debit authority form to:

Membership Department, **bira**, Middleton House, 2 Main Road, Middleton Cheney, Banbury, Oxon, OX17 2TN.

Name(s) of account holders(s)

Originator's identification number

8	3	9	3	8	6
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Bank/Building Society account number

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Reference (for office use only)

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Branch sort code

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### Instruction to your Bank or Building Society:

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

### Name and full postal address of your Bank/Building Society:

To the Manager

Bank/Building Society

Signature(s)

Address

Postcode

Date

Please tick the appropriate box to indicate when you would like **bira** to collect your payment.  
Pay annually to obtain 5% discount on your membership subscription.

Monthly

Annually

Bank and Building Societies may not accept Direct Debit instruction for some types of account.



This guarantee should be detached and retained by the Payer.



## 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 **bira** will notify you fourteen working days in advance of your account being debited or as otherwise agreed. If you request **bira** 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 **bira** 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 **bira** 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.

# British Independent Retailers Association membership subscriptions - paying by Direct Debit



## Are there advantages?

- Payment by Direct Debit is simple, convenient and inexpensive.
- Direct Debits (unlike Standing Orders) can be used when the amount or the interval between the payments varies.
- Direct Debits can be used when the amount payable may be affected by changes in tax rates or allowances, e.g. VAT
- It will save you time and trouble to authorise Direct Debits for variable amounts rather than complete a new authority every time the amount changes.

## What are the safeguards?

- The system has been carefully designed to protect you, the payer.
- Only approved organisations are allowed to operate the system.
- Correct use of the system is ensured by the strict control maintained over all aspects of Direct Debits.
- Direct Debits must be presented strictly within the terms of the instruction you have signed.
- If your instruction permits payments of variable amounts you will always be made aware of the amount and date of payment in advance by **bira**.
- You always have the right to cancel your Direct Debit instruction simply by writing to your Bank/Building Society.
- **bira** should also be informed. You have one other very important protection.

It is this:

- Your Bank/Building Society will reimburse you if a Direct Debit which does not conform to your instructions is charged to your account.

## What are Direct Debits?

- Direct Debits were introduced in 1967 as an easy way to pay for products and services. Millions of payments are made annually by Direct Debit.
- Every year **bira** prepares and posts thousands of renewal notices for annual subscriptions. Regional Sales Managers spend many hours chasing subscriptions by telephone, letter and personal visits to members whose dues are still unpaid.
- The administrative task is enormous and in terms of postage, telephone calls, stationery and computer time, the expense is unnecessary especially when Direct Debits are so easy to use.

## How does it work?

- **bira** has been approved as an issuer of Direct Debits and invites you to complete the attached instruction form authorising your Bank/Building Society to charge Direct Debits from the **bira** to your account for annual subscriptions.
- You return the instructions to **bira**, who pass it on to your Bank/Building Society.
- **bira** presents Direct Debits to your Bank/Building Society, they are charged to your account. Some Banks/Building Societies may decline to accept certain types of account other than current accounts.

## Payment frequency

- Please indicate on the mandate your preferred payment option of monthly or annually. Pay annually to obtain 5% discount.