

## DIRECT DEBIT MANDATE

It is a condition of any mortgage offer that your monthly payments are made by Direct Debit. Please complete all sections of the following form.

The first full monthly payment will be collected on the first of the month following completion of your mortgage. Interest from the date of completion until the end of the month will not be collected by Direct Debit and is payable separately.

**If your bank/building society rejects an application from Skipton Building Society for payment by Direct Debit, a fee will be charged and debited to your account in accordance with the Tariff of Charges.**

### 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 Skipton Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Skipton Building Society 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 Skipton Building Society 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 Skipton Building Society 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.



### Instructions to your bank or building society to pay Direct Debits

Please complete the whole of this form



Service user number

9 9 5 4 1 6

1. Please write the name and full postal address of your bank or building society branch in the space below:

To: The Manager	Bank/Building Society
Address	
Postcode	

2. Name(s) of account holder(s):

Surname	Initials	Title
Surname	Initials	Title

3. Branch sort code (from the top right hand corner of your cheque book)

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4. Bank or building society account number:

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5. Reference number (Skipton Building Society mortgage account number)

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6. Instructions to your Bank or Building Society

Please pay Skipton Building Society Direct Debits from the account detailed if not on this instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Skipton Building Society and if so, details will be passed electronically to my Bank/Building Society

signature(s)
date

**Banks and building societies may not accept Direct Debit instructions for some types of account.**

Skipton Building Society, The Bailey, Skipton BD23 1DN

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN

Telephone number: 0800 7076009\*

Fax: 01756 705714

[skipton.co.uk](http://skipton.co.uk)

Skipton Building Society is a member of the Building Societies Association. Skipton Building Society is authorised and regulated by the Financial Services Authority under registration number 153706 for accepting deposits, advising on and arranging mortgages and insurance.

\*To help maintain service and quality, some telephone calls may be recorded and monitored.

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