

Direct Debit - Your Questions Answered

Q *Can I cancel a Direct Debit Instruction?*

A Yes. Instructions can be cancelled by writing to your Bank or Building Society. Send a copy of the cancellation to Newsquest (Yorkshire & North East) Ltd.

Q *What happens if a mistake is made?*

A If an error is made by Newsquest (Yorkshire & North East) Ltd or your Bank or Building Society, you are guaranteed a full and immediate refund from your Bank or Building Society of the amount paid.

Q *Does signing a Direct debit Instruction mean that Newsquest (Yorkshire & North East) Ltd. can take money out of my account as they like?*

A No. Newsquest (Yorkshire & North East) Ltd. can only collect the authorised amount. If this or the date of collection changes, we will tell you at least 7 days in advance so that you have time to query the bill.

Q *What if I have insufficient money in my account to pay a Direct Debit?*

A The organisation concerned will normally re-present the Direct Debit within a few days.

Q *What sort of account do I need to use Direct Debits?*

A Most current accounts at Banks and Building Societies can be used to make Direct Debit payments. Some special deposit accounts now allow them too - just ask your branch.

Q *Can any organisation collect money by Direct Debit?*

A No. Banks and Building Societies only permit organisations with known integrity and sound financial and administrative capabilities to collect money by Direct Debit.

Q *Will I still receive my bills?*

A Yes, but they will only be for information and to check against your Bank or Building Society statement.

