



D-02623

# MORAY COUNCIL LEGAL AND DEMOCRATIC SERVICES COUNCIL TAX

**PLEASE KEEP THIS IN A SAFE PLACE**

## 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 **Moray Council** will notify you **10** working days in advance of your account being debited or as otherwise agreed. If you request **Moray Council** 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 **Moray Council** 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 **Moray Council** 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.

**Please detach and keep the above Direct Debit Guarantee and return the completed form below.**

To have complete control over the way you pay, simply complete this instruction and send it to:  
**FREEPOST RTKJ-GBUE-ALTE, LEGAL AND DEMOCRATIC SERVICES, REVENUES,  
MORAY COUNCIL, COUNCIL OFFICE, HIGH STREET, ELGIN IV30 1BX**

**Please tick one box below to indicate your preferred instalment plan.**

**MONTHLY** instalments on the 1st  5th  15th  25th

If you choose monthly instalments would you like to pay from now until January  or now until March

**WEEKLY**  **FORTNIGHTLY**  **QUARTERLY**  **HALF-YEARLY**  **ANNUALLY**

(Note: If you do not express a preference, we will collect your instalments from your bank account on the 5th of each month until the following January.)

**If we need to get in touch with you, please let us know your contact telephone number and email: .....**



## INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY DIRECT DEBITS



8 0 2 7 0 4

Originators Identification Number

**Please complete this form in BLACK INK and in BLOCK CAPITALS**

### 1. Your name and address

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

### 4. Bank or Building Society Account Number

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### 5. Branch Sort Code (found in the top right corner of your cheque)

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### 2. Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

### 6. Your Council Tax account number (found on your bill)

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### 3. Name(s) of Account Holder(s)

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### 7. Instruction to your Bank or Building Society

Please pay Moray Council 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 Moray Council and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s) \_\_\_\_\_  
 \_\_\_\_\_  
 Date \_\_\_\_\_

• Banks or Building Societies may refuse to accept instructions to pay Direct Debits from some types of account. •

# Why it's better to pay by



**YOU don't need to go into a Post Office or PayPoint outlet every month to pay your bill.**



**YOU don't have to tell your Bank or Building Society if your payment changes – WE'LL do that for you.**



**Remember, if YOU don't pay on time, you could lose the right to pay by instalments. Direct Debit ensures you'll NEVER forget to pay – your Bank will pay the correct amount automatically.**



Paying by Direct Debit means that the Council can collect the Council Tax more CHEAPLY, maximising the money we spend on the provision of frontline services.



**Direct Debit is the easiest way to pay YOUR Council Tax, almost 75% of Moray Council Tax payers already enjoy the convenience of payment by Direct Debit.**



# Direct Debit – Instalment Plans Available

**There are even more options of when to pay by**

Instalments can be collected:



**Monthly** until January or March, on these dates

**1st** or **5th** or **15th** or **25th**

**Weekly** on a **Friday**

**Fortnightly** on a **Thursday**

**Quarterly** over four dates

30th May                      30th August  
30th November            28th February

**Half-Yearly** over two dates

30th May                      30th November

**Annually** on one date

30th June

Your Direct Debit payments will be collected on the date stated, except when the date falls on a weekend or a bank holiday, when they will be collected on the next available banking day.

## CHECK OVERLEAF FOR DETAILS