



D-02477

MORAY COUNCIL LEGAL AND DEMOCRATIC SERVICES NON DOMESTIC RATES

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 along dotted line

Please tick one box below to indicate your preferred Non Domestic Rates instalment plan.

MONTHLY	<input type="checkbox"/>	QUARTERLY	<input type="checkbox"/>
HALF-YEARLY	<input type="checkbox"/>	ANNUALLY	<input type="checkbox"/>
DEFERRED	<input type="checkbox"/>		

For full details on Non Domestic Rates instalment plans, see overleaf.

(Note - If you do not express a preference, we will collect your instalments from your bank account monthly on the 21st.)

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

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**



INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY DIRECT DEBITS



8 0 2 7 0 5

Originators Identification Number

1. Name and address

Name _____
 Address _____

 _____ Postcode _____

4. Your 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 Non Domestic Rates reference (found on your bill)

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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.

3. Name bank account is held in

Authorised signatories

 Date _____

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

Non-Domestic Rates - Why it's better to pay by



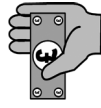
Direct Debit spreads the amount of your Non Domestic Rates bill throughout the year. It ensures you do not miss a payment and allows you to keep track of your finances.



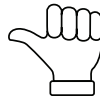
Direct Debit is flexible and offers a range of Instalment Plans. If you choose the DEFERRED plan you pay nothing until September, when your first 5 instalments will be payable, followed by 5 monthly instalments from October to February.



Direct Debit ensures you NEVER forget to pay – your Bank will pay the correct amount automatically.



Direct Debit is guaranteed and ensures you are protected at all times.



YOU don't have to tell your Bank or Building Society if your payment amount changes – We will do that for you.



An Information Leaflet explaining Non Domestic Rates can be viewed or printed from the Moray Council's Website at:
www.moray.gov.uk/downloads/file98583.pdf

Direct Debit – Instalment Plans Available

There are even more options of when to pay by



Instalments can be collected **Monthly** -
21st May to 21st February

Instalments can be collected **Quarterly** over four dates -
21st May 21st August
21st November 21st February

Instalments can be collected **Half-Yearly** over two dates -
21st May 21st November

Instalments can be **Deferred** over six dates -
• 21st September - this instalment will include ALL monthly instalments due up to and including September;
• monthly thereafter from - 21st October to 21st February inclusive

Instalments can be collected **Annually** on one date -
21st September

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