

Customer authorisation

I/We authorise you until further notice in writing to debit my/our account with the amounts of direct debits which the registered initiator of the above authorisation code (**Initiator**) may initiate by direct debit in accordance with this authority.

I/We agree that this authority is subject to:

- the bank's terms and conditions that relate to my/our account, and
- the specific terms and conditions listed below.

Authorised signature(s)

Date

Specific conditions relating to notices and disputes

I/We may ask my/our bank to reverse a direct debit up to 120 calendar days after the debit if:

- I/We don't receive a written notice of the amount and date of each direct debit from the Initiator, or
- I/We receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The Initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:

- the dates of the debits, and
- the amount of each direct debit.

If the bank dishonours a direct debit but the Initiator sends the direct debit again within 5 business days of the dishonour, the Initiator is not required to give you a second notice of the amount and date of the direct debit.

If the Initiator proposes to change an amount or date of a direct debit specified in the notice, the Initiator is required to give you notice:

- no less than 30 calendar days before the change, or
- if the Initiator's bank agrees, no less than 10 calendar days before the change.