

Paying by **Direct Debit**

**Mortgage payments
made easy**



Mortgage payments by Direct Debit

At the West Brom we are committed to offering our mortgage customers the highest standards of service throughout the lifetime of their mortgage.

Our Direct Debit service is designed to make paying your mortgage easier. When paying by Direct Debit your mortgage payments are paid automatically on the same day each month. When this day falls on a weekend or Bank Holiday, the payment may be taken on either the previous or next working day.

This means you don't have to send a cheque every month or visit your local branch and, you don't need to change your payment instructions every time your monthly payment changes.

We will write to you five working days before the date of any change so you are aware in good time of where you stand. This will also give you the opportunity to ask any questions you may have relating to the change. We will then automatically collect the new amount on the next due date.

What's more, you will be covered by the Direct Debit Guarantee. Full details are shown below.

Please complete the Direct Debit instruction and simply return it to your local branch or the Society's Head Office.

Your bank or building society statement or cheque book will provide the details of:

- your bank or building society's full postal address;
- the name of the account holder; and
- the bank or building society's sort code and account number.

Please ensure your mortgage number is quoted on the instruction. This can be found on your mortgage statement. Please remember to sign and date the form. We are unable to deal with your request unless the form is signed.

For more information, please call our Customer Service team on 0345 241 4526.

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 West Bromwich Building Society will notify you five working days in advance of your account being debited or as otherwise agreed. If you request West Bromwich 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 West Bromwich 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 West Bromwich 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.





Originators Identification Number

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Instruction to your bank or building society to pay Direct Debits

Please fill in the whole form and send it to: Mortgage Administration Department, West Bromwich Building Society, 2 Providence Place, West Bromwich B70 8AF.

Name and full postal address of your bank or building society branch

To: The Manager	
Address:	
Postcode:	

Name of account holder(s)

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Branch sort code

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Bank/Building society account number

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

Direct Debit reference number. Please enter your mortgage account no.

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Instruction to your bank or building society

Please pay West Bromwich Building Society 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 at West Bromwich Building Society and, if so, details will be passed electronically to my bank/building society.**

Signature	Date
Signature	Date

Braille, audio and large print versions of this leaflet are available upon request. Please contact us on 0345 241 3784.

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

Head Office: 2 Providence Place, West Bromwich B70 8AF
www.westbrom.co.uk

Calls and electronic communications may be monitored and/or recorded for your security and may be used for training purposes. Your confidentiality will be maintained. The West Brom is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register No. 104877. 'the West Brom' is a trading name of West Bromwich Building Society.

