

Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form including official use box using a ball point pen and send it to:

Operations Manager
The Highland Council
PO Box 5650
Inverness
IV3 5YX

Service User Number

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Name(s) of Account Holder(s)

Bank/Building Society account number

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Branch Sort Code

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Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Reference Number

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For Highland Council use only.
This is not part of the instruction to your Bank or Building Society.

To be completed by Council Tax customers

For an explanation of payment options please see overleaf.
I wish to pay by (please tick **one** box)

- | | | |
|------------------------------------|------------------------------------|------------------------------------|
| Option 1 <input type="checkbox"/> | Option 2 <input type="checkbox"/> | Option 3 <input type="checkbox"/> |
| Option 4 <input type="checkbox"/> | Option 5 <input type="checkbox"/> | Option 6 <input type="checkbox"/> |
| Option 7 <input type="checkbox"/> | Option 8 <input type="checkbox"/> | Option 9 <input type="checkbox"/> |
| Option 10 <input type="checkbox"/> | Option 11 <input type="checkbox"/> | Option 12 <input type="checkbox"/> |
| Option 13 <input type="checkbox"/> | Option 14 <input type="checkbox"/> | Option 15 <input type="checkbox"/> |
| Option 16 <input type="checkbox"/> | Option 17 <input type="checkbox"/> | Option 18 <input type="checkbox"/> |

Please Note: If your request is received too late to begin your first instalment that same month, we will divide the amount due over the remaining months.

Instruction to your Bank or Building Society

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

Signature(s)
Date

Banks and Building Societies may not accept Direct Debit Instructions from some types of account

This guarantee should be detached and retained by the Payer.

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










Help us to help you - pay by Direct Debit

To set up a Direct Debit please phone our Operations Team on 0800 393811 with your bank details - it will only take a few minutes.

Alternatively, please complete and return this form to the Operations Manager.

The Highland Council and Scottish Water are committed to providing quality services, which make a real difference to you, and to the wellbeing and sustainability of the Highland community as a whole. If you choose to pay by Direct Debit, you will be helping us to maintain and where possible to improve the quality and range of services we provide.

What is in it for you?

-  **You** choose the payment date which best suits you.
 -  **You** can choose to pay by Direct Debit: weekly, fortnightly, monthly by 10 or 12 instalments, quarterly or by a lump sum payment.
 -  **You** can choose to pay on the 1st, 15th or the 28th of the month, if you elect to pay over 10 or 12 instalments or by a lump sum payment.
 -  **You** can choose to pay over 10 months with one payment holiday in July and August; December and January; or February and March.
 -  **You** will receive a bill showing the amount(s) we will collect from your account.
 -  **You** will be able to budget, safe in the knowledge that if you pay by Direct Debit a set amount will be taken from your account each period.
 -  **You** give us your details only once and every year the Council and your Bank or Building Society will do the rest.
-  **You** won't need to write or post cheques or queue to make payments.
 -  **You** won't need to remember or be reminded to pay. Your payments will always be made on time so there is no need to worry about receiving a Reminder Notice, Final Notice or being the subject of court action.

Need further help and advice? You can contact us by using one of the following methods:

1. In person at one of our Service Points.
2. By e-mailing the operations.team@highland.gov.uk
3. You may telephone us on Freephone **0800 393811**.

If you have more than one Council Tax account, please remember to complete separate Direct Debit forms for each account.

Additional Direct Debit forms can be downloaded from the Council's website at www.highland.gov.uk/directdebit/

Payment Options

Option 1 - Weekly on a Friday	Option 10 - 10 Monthly instalments on the 15 th of the month from April to November and February to March (payment holiday December and January)
Option 2 - Fortnightly on a Friday	Option 11 - 10 Monthly instalments on the 28th of the month from April to November and February to March (payment holiday December and January)
Option 3 - 10 Monthly instalments on the 1st of the month from April to January (payment holiday February and March)	Option 12 - 12 Monthly instalments on the 1st of the month
Option 4 - 10 Monthly instalments on the 15th of the month from April to January (payment holiday February and March)	Option 13 - 12 Monthly instalments on the 15th of the month
Option 5 - 10 Monthly instalments on the 28th of the month from April to January (payment holiday February and March)	Option 14 - 12 Monthly instalments on the 28th of the month
Option 6 - 10 Monthly instalments on the 1st of the month from April to June and September to March (payment holiday July and August)	Option 15 - Quarterly instalments on the 1st of the following months: April, July, October and January
Option 7 - 10 Monthly instalments on the 15th of the month from April to June and September to March (payment holiday July and August)	Option 16 - 1 lump sum payment on the 1st of the month
Option 8 - 10 Monthly instalments on the 28th of the month from April to June and September to March (payment holiday July and August)	Option 17 - 1 lump sum payment on the 15th of the month
Option 9 - 10 Monthly instalments on the 1st of the month from April to November and February to March (payment holiday December and January)	Option 18 - 1 lump sum payment on the 28th of the month