

DIRECT DEBIT INSTRUCTION



FOR MORTGAGE, MORTGAGE RESERVE AND OFFSET SAVER ACCOUNTS

HOW TO COMPLETE YOUR NEW DIRECT DEBIT

Please ensure you complete sections 1 to 6 of your new Direct Debit Mandate. Your "nominated account" (sections 1, 2, 3 and 4) is the account we'll use to collect your regular monthly mortgage payments, or link to your Mortgage Reserve or Offset Saver Account as appropriate. This must be a personal current account in your name and not a savings, third party or business account.

1. Provide your name(s) as it appears on a bank statement or cheque book of your nominated account.
2. Provide the 8 digit account number of your nominated account.
3. Provide the 6 digit sort code of your nominated account.
4. Provide the full name and address of the bank or building society where your nominated account is held.
5. Provide your Scottish Widows Bank mortgage account number (you'll find this on your annual mortgage statement).
6. Sign and date the Direct Debit.

IMPORTANT INFORMATION

- If you select 'Main mortgage', the account detailed below will be used to collect your regular monthly mortgage payments.
- If this change affects an Offset Saver Account or Mortgage Reserve Account, you must enclose one form of bank identification for the nominated account you wish the Direct Debit to be collected from. We can accept a cancelled cheque, a pay-in slip, an original bank statement (dated within the last three months) or an online statement showing the website url. Identification must show your name and confirm the sort code and account number.
- The Direct Debit must be set up from a personal current account in your name. We do not accept payments from a savings, third party or business account.
- If you have any questions call our customer service team on 0345 845 8555, option 2.

Return your completed form and account identification to:

Scottish Widows Bank, PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ.



Please select the mortgage account(s) you want us to link to the nominated account detailed below:

Main mortgage Offset Saver Account Mortgage Reserve Account

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT

1. Name of account holder(s) (This must be a personal account in your name and not a business account)

2. Bank/building society account number

3. Branch sort code

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4. Name and full postal address of your bank or building society

To the Manager

Bank/Building Society

Address

Postcode

5. Scottish Widows Bank mortgage account number

Originator's ID Number

FOR SCOTTISH WIDOWS OFFICIAL USE ONLY.

This is not part of the instruction to your bank or building society.

Instruction to your bank or building society

Please pay Scottish Widows Bank, Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee.

I understand that this instruction may remain with Scottish Widows Bank and, if so, details will be passed electronically to my bank/building society.

6. Signature(s)

Date (DD MM YYYY)



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 Scottish Widows Bank will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Scottish Widows Bank 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 Scottish Widows Bank 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 Scottish Widows Bank 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.

*If you wish to change the amount to be paid or the payment dates, we require only 3 working days notice to arrange the transfer.

This Guarantee should be detached and retained by the Payer.

Copies of our literature can be provided in large print or in Braille and additional assistance is available to any customer upon request.

If you have any special requirements please contact our customer service team on **0345 845 0829**.

Scottish Widows Bank is a trading name of Lloyds Bank plc. Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales, no. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 119278.

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