

You have opted to make repayment on your Debit / Credit card via Continuous Payment Authority.

A Continuous Payment Authority is a facility which means we can collect your repayments automatically from your bank account from the Debit / Credit Card you have provided.

Where you opt for Continuous Payment Authority the following procedure will apply:

We will make two attempts to take your payment on the payment date you have agreed to, unless your due date falls on a weekend or bank / seasonal holiday we will attempt to take the payment on the previous working day.

If we are unsuccessful in recovering a payment on the agreed date, we will make one further attempt to take payment on the next due date or previous working day before it if your due date falls on a weekend or bank holiday.

We may choose to attempt a lower payment amount than that due. If we do this, we will request 50% of the scheduled repayment amount.

We will not make any further attempts to collect your agreed payment from your nominated card after this point without your prior authorisation.

Please be aware, we will never attempt an amount that has not been agreed by yourself.

Where you are experiencing financial difficulties, you should inform us immediately. We will work with you and in some circumstances, we may be able to review your payments.

To cancel this Continuous Payment Authority, you may contact your bank directly. Alternatively, you may ask us to amend or cancel it by telephoning us.

Please be aware that, if you do cancel, you will still owe the monies owed under your account and you will need to find an alternative method of payment on the due date to avoid further collection activity and further legal action.