



Dear:

Date:

Direct Debit Mandate Notes

PLEASE READ THESE INSTRUCTIONS CAREFULLY BEFORE COMPLETING THE MANDATE

1. Please ensure that your direct debit mandate is fully completed and returned to St. Paul's Garda Credit Union Ltd. without delay. **Do not send to your bank.**
2. Ensure that the account number shown is your **Bank Account** number and ***not*** your card number.
3. **Changes to direct debit payments:** - If for any reason, you need to make a change to your direct debit payment to St. Paul's Garda Credit Union Ltd., (*i.e. increase / decrease the amount you are paying for a period due to any circumstances*) please make contact with **St. Paul's** during office hours. **Do not make contact with your bank.**
4. It is vital that you ensure sufficient funds are in your bank account to meet the direct debit payment on the due date each Week / Month or Fortnight.

➔ **If your Direct Debit fails because you have insufficient funds in your account both you and the Credit Union may incur Bank Charges. You will liable to St. Paul's Garda Credit Union Ltd. for any such charges incurred by the Credit Union.**

5. Direct debit payments can only be made from certain types of account (*i.e. Current / Cashsave or Assent etc.*). They are generally **not** allowable from Deposit Accounts.

Yours faithfully,

On behalf of St. Paul's Garda Credit Union Ltd.