



## Direct Debit Guarantee

The 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, we will let you know before the money is taken. We'll give you at least 3 working days notice. If you request for us to collect a payment, we'll confirm the amount and when it'll be collected at the time of the request.

If a Direct Debit payment error is made (by us or your bank/building society), you'll be entitled to a full and immediate refund of the amount that was paid.

If you receive a refund you're not entitled to, you must pay it back when requested.

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 Tonik.