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

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, by Foundation for Credit Counselling T/A StepChange Debt Charity or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your account.
- If an error is made in the payment of your Direct Debit, by Foundation for Credit Counselling T/A StepChange Debt Charity or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your account.
- If you receive a refund you are not entitled to, you must pay it back when Foundation for Credit Counselling T/A StepChange Debt Charity 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.

This guarantee should be detached and retained by the Payer.