

You have opted to make repayments on your Debit / Credit card via Continuous Payment Authority (CPA).

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 a Continuous Payment Authority the following procedure will apply:

We will make two attempts to take your payment on the date you have agreed to, one before 5:00 am and one after 5:00 am if the first attempt fails. If your due date falls on a weekend or a bank holiday, we will attempt to take your 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 on the previous working day before it (if your due date falls on a weekend or a bank holiday).

We may choose to attempt a lower payment amount than the amount due. If we do this, we will request 50% of the scheduled repayment amount, but please be aware, we will never attempt an amount that has not been agreed by yourself.

If we are unsuccessful in recovering a payment over both dates, we will not make any further attempts to collect your agreed payment from your nominated card after this point without your prior authorisation - This means that your ongoing arrangement will be automatically cancelled.

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 on 01253 531250.

Please be aware that, if you do cancel, or if payments are missed, 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 legal action.

If you need to make a payment using an alternative method or receive a new Debit / Credit card in future, please contact the office to make us aware before the due date as this could cause your arrangement to break.

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.

We understand that you may encounter changes in your circumstances that can make repayments difficult. If you are unable to adhere to the current arrangement agreed, we are here to help and may be able to agree on an affordable, alternative arrangement based on your circumstances - Just get in touch.