

CPA Terms and Conditions

You have opted to make repayment on your account by Continuous Payment Authority. Here is our summary explanation of what a Continuous Payment Authority is and our terms of use.

A Continuous Payment Authority, or CPA as it's often referred to, is a recurring payment facility, which following your approval, allows us to collect your agreed repayments automatically from your bank account on a set day each month.

We will always only attempt to take your payment on the payment date agreed, unless your due date falls on a weekend and / or a bank holiday, and in that case, we will attempt to take payment on the previous working day.

Please note, payments due around seasonal holidays, such as Christmas, may also vary. However, if your payment is affected, we will contact you in advance to let you know and to give you the option to opt out of the proposed change and / or agree a convenient alternative.

If we are unsuccessful in taking your payment on the agreed date, we will make one further attempt to take payment on the next scheduled payment date. If we are unsuccessful in taking any payment on this occasion, we will not make any further attempts to collect your agreed payment from your nominated card / bank account without your prior authorisation. We will, however, try to contact you to understand why and to discuss your circumstances, and aim to set up a new payment arrangement and new CPA.

If you are experiencing financial difficulties, please contact us.

To cancel this CPA, you may contact your bank directly. Alternatively, you may ask us to amend or cancel it by contacting us. We would prefer that you contact us.

Please be aware, that if you do cancel your CPA without contacting us to explain why, your payment arrangement will break, and we will try to contact you to understand why and to discuss your circumstances and aim to agree a way forward.

If you have any other questions about your CPA, please contact us.