

# PILLING & CO



## Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form including official use box using a ball point pen and send it to:

Pilling & Co  
Henry Pilling House,  
29, Booth Street,  
Manchester,  
M2 4AF

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

Name and full postal address of your Bank or Building

To: The Manager Bank/Building Society

Address

Postcode

Reference Number

Originator's Identification Number

6 9 0 3 4 9

FOR Pilling & Co OFFICIAL USE ONLY  
This is not part of the instruction to your Bank or Building Society.

Instruction to your Bank or Building Society  
Please pay Pilling & Co Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Pilling & Co and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

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

This guarantee should be detached and retained by the Payer.

### 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 Pilling & Co will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Pilling & Co to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by Pilling & Co or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - If you receive a refund you are not entitled to, you must pay it back when Pilling & Co 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

Did you know you can add money every year to a Junior ISA or CTF? The maximum amount changes each year and the current limit can be found on our website [www.pilling.co.uk](http://www.pilling.co.uk). The money can come from friends and relatives and can ultimately help the child in later years with university fees, getting a place of their own or a car.

When the child becomes 18 the account does not have to be closed and the cash value does not have to be withdrawn. If the account is not closed we will automatically convert it into an adult ISA continuing to hold the same investment(s) which the child will be able to add to or withdraw from at any time.

One of the easiest ways to put money into a Junior ISA or CTF is on a monthly basis by Direct Debit. This means that once you have set up the instruction you can forget about it safe in the knowledge that we will collect the money every month from your designated bank account and invest it in to the account for you.

We collect Direct Debits on the 1<sup>st</sup> or 15<sup>th</sup> of the month. When completing this form overleaf please state in the box headed "For Pilling & Co Official Use Only" how much you wish to pay each month and whether you want us to take the money on the 1<sup>st</sup> or the 15<sup>th</sup> each month.

It is important you also put in this box the child's full name and account number which can be found at the top right of your Junior ISA or CTF account statement or valuation. If you cannot locate this number we can provide it over the phone to the registered contact on the account.

You must leave the "Reference Number" boxes on the left hand side of the Direct Debit form blank, as these are to be completed by us.

**We can not set up a Direct Debit if you have filled in a reference number.**

If you would like to make monthly payments please complete this Direct Debit form overleaf and **return it to us at Pilling & Co at the address shown.**