

Direct Debit Terms and Conditions



These terms apply to direct debit payments, if you choose this option.

(Effective from 22 October 2024)

Setting up a direct debit

When you set up a direct debit, the organisation or business you're paying will let you know the amount and date of each upcoming payment, and it will go out of your account automatically. That means you don't have to make a manual payment each time. You just need to make sure you have the funds in your account on the day the payment is due, to avoid late or missed payment.

In these terms and conditions Initiator means Gallagher & Co Consultants Limited - Trading as Adonis Energy.

1. You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:
 - a. You don't receive a written notice of the amount and date of each direct debit from the initiator, or
 - b. You receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.
2. You may ask your bank to reverse a direct debit up to 9 months after the date the initiator sent the first direct debit under the authority if you are not reasonably satisfied that the authority authorised your bank to debit your account with the amount of the direct debit.
3. The initiator is required to give you a written notice of the amount and date of each direct debit no less than 10 calendar days before the date of the debit.
4. For weekly/fortnightly variable payments, the initiator is required to give you a written notice of the amount and date of each direct debit no less than 2 business days before the date of the debit.
5. For notice no later than the date of the debit, the initiator may only send a direct debit if you have asked the initiator to send it and agreed the amount of the direct debit. The initiator is required to give you a written notice of the amount and date of each direct debit no less than the date of the debit.
6. The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include the dates of the debits, and the amount of each direct debit.
7. If the bank dishonours a direct debit but the initiator sends the direct debit again within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.
8. If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice no less than 30 calendar days before the change.
9. Signature of account holder

Signature

Signed by the account holder
Signature
Name:
Date

