**Direct Debits – Frequently Asked Questions**

**What are Direct Debits?**

In brief, Direct Debit is the simplest and most convenient way for you to pay regular and occasional bills.​​​ They are now the norm for a wide range of transactions.

A Direct Debit (DD) is essentially an instruction to your bank or building society. It authorises the organisation you want to pay to collect varying amounts from your account provided you have been given advanced notice of the amounts and dates of collection.

**What safeguards are there to ensure I only pay what I’m due to pay?**

You are protected by the Direct Debit Guarantee. This guarantees rapid repayment in the event of fraud or error. You will receive an email letting you know that the DD mandate has been set up. You will also be advised by email of the amount of the subscription and date of collection covered by the DD. You will also receive an email notification whenever the subscription rate changes.

**Do I have to pay my subscriptions in this way?**

No, all members are free to pay in exactly the way they always have done – by cash or cheque or BACS – or by the new option of DDs. The choice is yours.

**Why have Direct Debits been launched as a new way to pay?**

When members pay their subs by DD, it can significantly reduce the administration burden falling on Diocesan and Branch Treasurers, particularly in locations where bank branches are closing. It is also easier and safer for you as a member. You don’t have to track down someone to pay your cash subscription to or write and send off cheques. Your payment happens automatically each year until you decide to stop it.

**How do I participate?**

You will need to complete a Direct Debit mandate. The preferred method of doing this is via a secure website link. This will allow you to set up the DD for your membership subscription with our service provider, GoCardless. This is easy to do. You just need to provide your name, address, email address and bank details. GoCardless will communicate via a secure link automatically with the new Mothers’ Union database to make sure your direct debit payment method is recorded as well as recording each subscription payment you make by DD. Once you have done this, please let our Diocesan Membership Secretary, Clare Thomas, know that you have done it and the group you belong to, if she doesn’t already know.

Link to join as a Single Member: <https://pay.gocardless.com/BRT0001PH7YHDVZ>

Link to join as a Friend: <https://pay.gocardless.com/BRT0003SJ85QVSR>

**Do I have to use the website link?**

No. It is much preferred, but there is an alternative to complete a paper mandate form and send it to our Membership Secretary Clare Thomas (address on the top of the mandate form). She will set the DD up for you with GoCardless.

**Do I have to have an email address in order to participate?**

It is not essential but it is strongly preferred that you do provide an email address so that you can receive any notifications about your direct debit directly from GoCardless. If you do not have your own email address, it is acceptable to provide the email address of a trusted friend (perhaps a relative or your attorney under a Power of Attorney) who undertakes to pass on the notifications they receive on your behalf.

**When will the Subscription be collected from my bank account?**

Direct debit subscriptions will be collected from your account on 31 January and annually thereafter.

**How can I cancel my Direct Debit once it is set up?**

You can cancel the Direct Debit at any time by either contacting your bank or, preferably, our Membership Secretary, Clare Thomas.

**What will appear on my Bank Statement?**

The collection will clearly show as a collection by Mothers’ Union.

**What is GoCardless?**

GoCardless is a well-established facilitator of Direct Debit collections for small organisations and we will make use of their technology to perform the direct debit collection. Their system is secure and reliable and integrates with Mothers’ Union’s new database.

**Can I make additional donations to the diocese as part of the Direct Debit subscription collection?**

No, but you can set up a separate instruction to collect a regular donation to Mothers’ Union via the Mothers’ Union website.

If you have any further questions please contact our Membership Secretary, Clare Thomas, on 01473 832808 or clare.thomas@mothersunion.org .