**Direct Debits – Frequently Asked Questions**

**What are Direct Debits?**

In brief, for some people Direct Debit is a simpler and more convenient way to pay regular and occasional bills.​​​ They are increasingly the payment option of choice for a wide range of transactions.

A Direct Debit is essentially an instruction from an individual to their bank or building society. It authorises the organisation they want to pay to directly collect varying amounts from the individual’s account, but only if they have been given advanced notice of the amounts and dates of collection.

Once they have agreed those terms, the money is deducted automatically and additional future payments can be scheduled. If the organisation they are paying wants to change an amount or date of collection, they have to tell the individual about it first.

**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 are Direct Debits being launched as a new way to pay?**

The diocese and Central Charity believe that if members pay in this way it has the potential to significantly reduce the administration burden falling on Branch Leaders and Treasurers, particularly in locations where bank branches are closing.

Additionally, to encourage members to participate, the Central Charity is offering to cover all set up costs associated with members signing up for 2022 subscription collections. This is unlikely to be repeated in 2023, meaning there is a potentially significant cost saving available to the diocese should members sign up to pay by Direct Debit in this cycle as opposed to sign ups in future years.

**How do I participate?**

You will need to complete a Direct Debit mandate. This can be done online or by completing a paper form. The online form is available at <https://www.mothersunion.org/st-eds-and-ipswich-direct-debit>. If you click this link and find the page is blank please try again a few days later as the page may not be live at the start of September.

**Where should I send my completed paper Mandate form?**

The completed form should be posted to:

Clare Thomas

Green Farm Barn

Barham Green

Ipswich

IP6 0QF

Once all the forms are collected in for our Diocese they will be sent to Mary Sumner House.

**When do I need to have completed my mandate form by in order to participate**

Mandate forms must have been completed and returned by 01 November 2021 to allow for timely processing.

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

If you complete a mandate form then the subscription will be collected from your account on 31 January 2022 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 by emailing finance@mothersunion.org.

**Will a subscription discount be offered to members paying by Direct Debit?**

In 2022 the answer is no. However, it is certainly an option that will be considered in future.

**Are monthly collections possible?**

For 2022 the answer here is no. It is hoped this facility can be made available in the coming years.

**Will rolling subscriptions (i.e. 12 month subscriptions beginning on dates other than 01 January) be possible?**

At the current time the answer is no but this may be possible in the future.

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

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

**What is Go Cardless?**

Go Cardless 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.

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

At the current time the answer is no but this may be possible in the future.