

## **Continuous Payment Authority Terms**

### **Continuous payment authority and how it works**

A continuous payment authority sometimes also called a 'recurring payment' authorises Wescot to take an agreed amount from your bank account to repay your debt. If you choose to repay by this method, we will ask you for the card number from which you wish us to collect your payments.

### **Continuous payments applied by Wescot**

If you choose to repay by continuous payment authority, Wescot will always agree the amount to be collected with you and you may choose:

- start date when payments will begin
- appropriate due date for recurring payments that suits you
- frequency of payments, for example, weekly, fortnightly, monthly

We will never apply to take money from your account or vary the amount where you have not agreed this with us in advance.

### **Sufficient funds are not available on the agreed date**

If sufficient funds are not available from your account on the agreed date, your card issuer may decline the continuous payment authority request. If your card issuer declines a payment, we will not make further attempts to take the payment at a later date. We will cancel any future continuous payment authority requests and you should contact us to agree an alternative repayment option.

### **Default fees and charges**

Wescot will not apply any default fees or charges to your account.

### **Cancel continuous payment authority.**

You can cancel it at any time simply by telephoning us and asking us to stop the payments. You may also cancel directly with your card issuer.

### **Alternative repayment options**

Alternative repayment options available include direct debit, standing order, PayPoint, cheque and postal order. Further details can be found on our website 'Ways to Pay'.