

DDN V03 0811

Direct debit instruction

Your instructions to the bank and your signature

- I instruct and authorise you to pay direct debits from my account at the request of Standard Life
- I confirm that the amounts to be debited are variable and may be debited on various dates
- I shall duly notify the bank in writing if I wish to cancel this instruction. I shall also notify Standard Life of such a cancellation



ORIGINATOR'S IDENTIFICATION No.

3 0 4 9 3 5

**POLICY NUMBER
OFFICE USE ONLY**

Name and full postal address of your bank branch

Name of account holder

Branch sort code

9

Bank account number

Account holder signature

Date
(DD/MM/YYYY)

Some banks may not accept instructions to pay direct debits from, or may not allow them from, some types of account (e.g. most savings accounts). If in doubt, please consult your bank.

Filling in your direct debit instruction

Please make sure that you complete and sign the instruction and date it. Then return it to Standard Life, 90 St Stephen's Green, Dublin 2.

Please ensure that

- your account can handle direct debits (most savings accounts and some banks do not)
- there are sufficient funds in your account to pay the amounts you have agreed to pay, when they are due (especially the first debit when there may be more than one amount collected)

Please remember that

- the policy is not in force until the amount due is paid
- if you fail to pay the amounts when due, procedures may be applied and/or benefits adjusted

Standard Life will

- only collect amounts that we have agreed with the policy owner in advance
- contact the policy owner if a direct debit is rejected by your bank

The Direct Debit Guarantee

- This is a guarantee provided by your own bank as a member of the Direct Debit Scheme, in which banks and originators of direct debits participate
- If you authorise payment by direct debit, then
 - Standard Life will notify the policy owner in advance of the amounts to be debited to your account; and
 - your bank will accept and pay such debits, provided that your account has sufficient available funds
- If it is established that an unauthorised direct debit was charged to your account, you are guaranteed an immediate refund by your bank of the amount charged where you notify your bank without undue delay on becoming aware of the unauthorised direct debit and in any event no later than 13 months of the date of debiting such direct debit to your account
- You are entitled to request a refund of any variable direct debit the amount of which exceeded what you could have reasonably expected, subject to you so requesting your bank within a period of 8 weeks from the date of debiting of such direct debit to your account
- You can instruct your bank to refuse a direct debit payment by writing in good time to your bank
- You can cancel the direct debit instruction by writing in good time to your bank

Telephone (01) 639 7000 Email customerservice@standardlife.ie

Standard Life Assurance Limited is registered in Ireland (905495) at 90 St Stephen's Green, Dublin 2 and Scotland (SC286833) at Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH. Standard Life Assurance Limited adheres to the codes of conduct issued by the Central Bank of Ireland and is authorised and regulated by the Financial Services Authority in the UK. *Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.* www.standardlife.ie