THE DIRECT DEBIT GUARANTEE	THE	DIRE	CT D	EBIT	GUA	RA	NTEE
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- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Utmost Life and Pensions Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Utmost Life and Pensions Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Utmost Life and Pensions Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when Utmost Life and Pensions Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

REST ASSURED

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Calls may be recorded for training or monitoring purposes.

Contact us at: Walton Street, Aylesbury, Bucks, HP21 7QW Tel: 0330 159 1530 Fax: 0845 835 5765: www.utmost.co.uk Utmost Life and Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 775704. Registered in England and Wales number 10559664. Utmost Life and Pensions Services Limited is registered in England and Wales number 10559966. Both have their registered office at: Walton Street, Aylesbury, Bucks, HP21 7QW.

It	Itmost Life and Pensions Limited, Walton Street, Aylesburn Instruction to your Bank/Building Society to pay by Direct D ease complete boxes 1-4, sign and date the form and send it to: Utmost Li	ebit		
	Name(s) of account holder(s)		ntification number	DIRECT 9 9 0 4 5 4
2	Bank/Building Society account number	Originator's refe	erence number	For office use only
	Sort code (from the top right hand corner of your cheque) – – – – – – – – – – – – – – – – – – –	 Your instructions to the Bank/Building Society. Please pay Utmost Life and Pensions Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that the instruction may remain with Utmost Life and Pensions Limited and if so details will be passed electronically to my Bank/Building Society. 		
	Postcode	Signature(s)		20

Banks/Building Societies may not accept direct debit instructions for some types of account.

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