

Aviva Pension Trustees UK Limited

Aviva Platform non-advised direct debit call script

(Note – the client should always be referred back to financial adviser to set up direct debit before proceeding)

BACS is the company that runs direct debits in the UK. To get your direct debit set up and to comply with BACS rules I'm going to ask you a few questions and read some important information for you.

Step 1

Q 1 - Please can you confirm that you hold a UK bank account and you are the account holder?

Q 2 – Are you the only person required to authorise debits from this account?

If the customer answers 'Yes' to both of these questions then continue

If customer answers 'No' to either of these questions – then say "In that case, we'll need you to complete a paper direct debit instruction".

Step 2

Q1 – Please could you let me have the name of the account to be debited

Q2 – And the sort code and account number please?

Q3 – Please could you tell me what date you'd prefer as the collection date?

Step 3

Read the bank details you obtained back to the customer to confirm they are correct.

Step 4

Read the following script to the customer:

The first collection will come out of your account on <DD/MM> and on the same day each <month/quarter/half-year/year> after that. If there are any changes to the date, amount or frequency of your Direct Debit, we will always give you 8 working days' notice before we debit your account. On your bank statement, you'll see a reference against the Direct Debit – this is your Aviva Platform account number – we will send you a letter confirming this account number to you.

You'll receive a confirmation letter within 3 working days of me submitting your application. This will include an important explanation of the Direct Debit guarantee. We will also send you advance notice of premiums at least 8 working days before the first collection.

All Direct Debits are protected by a guarantee, which I'll read to you now. You will also receive a copy in the confirmation letter.

The Direct Debit Guarantee

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, Aviva Pension Trustees UK Limited will notify you 8 working days in advance of your account being debited or as otherwise agreed. If you ask Aviva Pension Trustees UK Limited to collect a payment, they will confirm the amount and date at the time of request.

If an error is made in the payment of your Direct Debit, by Aviva Pension Trustees UK 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 Aviva Pension Trustees UK 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.

Aviva Wrap UK Limited

Aviva Platform non-advised direct debit call script

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The Direct Debit Guarantee

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, Aviva Wrap UK Limited will notify you 8 working days in advance of your account being debited or as otherwise agreed. If you ask Aviva Wrap UK Limited to collect a payment, they will confirm the amount and date at the time of request.

If an error is made in the payment of your Direct Debit, by Aviva Wrap UK 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.

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