

Swansea U3A Direct Debit Scheme

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As part of the continuing drive to improve facilities available to members Swansea U3A have partnered with GoCardless Ltd. to offer payments by Direct Debit. This complements existing payment methods of cheque, cash and credit card.

GoCardless is the UK's leading Direct Debit provider. They collect more than half a billion pounds each year for over 30,000 businesses and organisations including Greater Anglia Trains, Crowdcube and Funding Circle, with year-on-year growth of 600%. GoCardless is a Bacs approved bureau, authorised by the Financial Conduct Authority and backed by some of the world's leading investors including Balderton Capital, Accel Partners, Passion Capital, and Y-Combinator.

The option to pay membership fees by Direct Debit is available to existing members only and will apply to any payments due and all future payments. The member may cancel the direct debit mandate at any time.

A major benefit for members is that it will no longer be necessary to return a Renewal Form unless contact details change.

The process is initiated by clicking a link in the **Set Up a Direct Debit Mandate** section opposite. The member will then be taken to a secure online payment page. By opening a GoCardless account (email address and password required), adding bank details, i.e sort code and account number, the Direct Debit mandate is created.

All members who complete a Direct Debit mandate will have any due fees taken immediately. Future membership fees will be taken on the 1st September every subsequent year until the Direct Debit instructions are cancelled. Member's bank statements will refer to GoCardless Ltd. and not Swansea U3A.

A Membership pack will be posted as soon as confirmation of payment to the Swansea U3A bank account is received. This typically means the pack should be delivered by September 15th.

Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debit
- If there are any changes to the amount, date or frequency of your Direct Debit GoCardless will notify you 3 working days in advance of your account being debited or as otherwise agreed.

- If you request GoCardless 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 GoCardless 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 GoCardless 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 the Membership Secretary (memsec@u3aswansea.org.uk).