

## Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

HF Life Limited t/a Optimal,  
4200 Waterside,  
Solihull Parkway,  
Birmingham Business Park,  
Birmingham,  
B37 7YN

Service user number

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Name(s) of Account Holder(s)


Reference Number (for Optimal use)

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Bank/Building Society account number

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Branch Sort Code

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Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

**Instruction to your Bank or Building Society**

Please pay HF Life Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with HF Life Limited, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)
Date

DDI2

Banks and Building Societies may not accept Direct Debit Instructions from some types of account

This guarantee should be detached and retained by the Payer.

## 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 HF Life Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request HF Life 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 HF Life 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 HF Life 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.