## When we WON'T charge

If you have a live direct debit in place and miss a payment due to unforeseen circumstances we'll never charge you right away. We will automatically reapply to your bank for the same amount 14 days later and as long as this is collected you won't incur any extra fees.

## When we WILL charge

There are a few situations in which we'll apply a £10.00 fee to your account. If:

- Your direct debit is returned unpaid on a second attempt to collect.
- Your direct debit is cancelled at your banks end and you have not supplied alternative details or provided 30 days' notice to NL Leisure that you wish to cancel your membership.
- Your direct debit is unpaid more than once due to incorrect bank account details

We will always notify you by letter of any missed payments including the reason and details of your second collection date or any charges applied.

## How to avoid extra fees

- If you need to cancel your membership you can call or e-mail us, giving 30 days' notice to cancel your contract. Our team will let you know when your final payment will be collected from your bank.
- Contact our office if you need to update your bank account information or payment details. Any changes can take up to 14 days to take effect.
- Let us know if your contact information changes
- Your bank may also charge for late payments. Find out your bank's policy on late or missed payments as well as any charges they may apply.

# Contact us

Our dedicated membership team are happy to help with any questions or requests you may have. Call us on 01236 341969 (option 1) or e-mail activenl@northlan.gov.uk

Opening hours 8:15am to 5:45pm Mon-Thur, 8:15am to 4:00pm Fri.

# <u>Useful Links</u>

Direct debit overview - https://www.directdebit.co.uk/FAQs/Pages/FAQ.aspx

Advice on missing a payment with your bank - <u>http://www.payyourway.org.uk/consumer-advice/has-your-payment-bounced/has-your-payment-bounced-plain-text-guide</u>