



Direct Debits – Frequently Asked Questions

What are Direct Debits?

In brief, Direct Debit is the simplest and most convenient way for you to pay regular and occasional bills. They are now the norm for a wide range of transactions.

A Direct Debit (DD) is essentially an instruction to your bank or building society. It authorises the organisation you want to pay to collect varying amounts from your account provided you have been given advanced notice of the amounts and dates of collection.

What safeguards are there to ensure I only pay what I'm due to pay?

You are protected by the Direct Debit Guarantee. This guarantees rapid repayment in the event of fraud or error. You will receive an email letting you know that the DD mandate has been set up. You will also be advised by email of the amount of the subscription and date of collection covered by the DD. You will also receive an email notification whenever the subscription rate changes.

Do I have to pay my subscriptions in this way?

No, all members are free to pay in exactly the way they always have done – by cash or cheque or BACS – or by the new option of DDs. The choice is yours.

Why have Direct Debits been launched as a new way to pay?

When members pay their subs by DD, it can significantly reduce the administration burden falling on Diocesan and Branch Treasurers, particularly in locations where bank branches are closing. It is also easier and safer for you as a member. You don't have to track down someone to pay your cash subscription to or write and send off cheques. Your payment happens automatically each year until you decide to stop it.

How do I participate?

It is vital that the Direct Debit with the MU service provider, GoCardless matches your membership records exactly and for this reason Gloucester Diocese have provide a number of ways for the necessary information to be gathered and then input by Peter Cottey, our Direct Debit and Database contact. This information will be dealt with confidentially and once the Direct Debit has been confirmed by GoCardless the information provided will be destroyed.

The data required is Name, Address, Branch (or Diocesan Member) and Bank Details (Name, Sort Code, Account Number). This can be collected in a number of ways:

- A paper copy of the necessary information sent either by post or an editable version is available that can be emailed to Peter
- An electronic copy of the necessary information collected through a secure online form.

Once the data has been entered you will receive an email confirmation and a downloadable copy of the mandate.

Do I have to have an email address in order to participate?

Yes, it is essential that you can be contacted by email. If you do not have your own email address, it is acceptable to provide the email address of a trusted friend (perhaps a relative or your attorney under a Power of Attorney) who undertakes to pass on the notifications they receive on your behalf.

Where can I find the forms for me to fill in?

Peter will be targeting branch members by email but if you would like to be ahead of the process, information is on The Gloucester Mothers' Union website. If you search through your browser be sure to select the website that is listed as <https://mugloucester.org.uk/> (note the https: which indicates a secure site) otherwise you may find yourself on the national MU site!

From the "Home" page selecting "News" will allow you to access the online data collection form which Peter will be able to pick up. This online form is also available on the "Resources" "Useful links" page where, again you will notice that the form begins https: indicating a secure site.

Alternatively you can download a form which can be printed, filled in and posted to Peter. This form can be found on the "Resources" "Forms and notices" page and is called GlosDDdatacollection.pdf An editable version which can be saved, filled in and then emailed back to Peter is also on the same page and is called: GlosDDdatacollectionEditable.docx

When will the Subscription be collected from my bank account?

Direct debit subscriptions will be collected from your account on the last working day in January 2027 and annually thereafter.

How can I cancel my Direct Debit once it is set up?

You can cancel the Direct Debit at any time by either contacting your bank or, preferably, Peter Cottey as your local diocesan contact for Direct Debits.

What will appear on my Bank Statement?

The collection will clearly show as a collection by Mothers' Union.

What is GoCardless?

GoCardless is a well-established facilitator of Direct Debit collections for small organisations and we will make use of their technology to perform the direct debit collection. Their system is secure and reliable and integrates with Mothers' Union's database.

Can I make additional donations to the diocese as part of the Direct Debit subscription collection?

No, but you can set up a separate instruction to collect a regular donation to Mothers' Union via the Mothers' Union website.

If I have any further questions, who should I contact?

Peter Cottey, one of our Trustees, looks after both the Mothers' Union Database and is our contact for Direct Debits. He can be contacted on 01285 654038 or by email pcottey@talktalk.net