

Dear Member

As our membership numbers have continued to grow and we have adopted a rolling membership year the task of collecting subscriptions has become a very time-consuming task.

Kings Hill and District U3A has therefore explored more efficient ways for the membership to pay their renewal subscriptions and the Committee has approved a new secure Direct Debit system called GoCardless for processing membership subscriptions. As part of the continuing drive to improve facilities available to members Kings Hill U3A have partnered with GoCardless Ltd. to offer payments by Direct Debit. This complements existing payment methods of cheque and cash.

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.

Those with email will receive their membership renewal information electronically. Members will be invited to fill in an on line Direct Debit form with their bank details and the payment will be made securely. This will reduce postage and printing costs for our U3A, as well as eliminating potential errors in cheque details. These have led to extra time spent in processing renewals as well as incurring extra postage costs in the past.

You are asked to read and note the following information regarding the payment of Membership Subscriptions by Direct Debit commencing in 2018:

Starting with members whose subscription payment is due on or after 1st October 2018 members with an e-mail address will receive an e-mail inviting them to set up a Direct Debit mandate. Just ignore this e-mail if you don't want to use Direct Debit to pay your membership fee.

As mentioned we will be using a third party Direct Debit provider called GoCardless, and the e-mail to set up the Direct Debit mandate will come from GoCardless, and not directly from Kings Hill & District U3A. GoCardless have been operating since 2011, and are based in London. Many other local U3As are using GoCardless to collect their annual membership fees, and the system has proven to be reliable and robust.

If you choose to set up a Direct Debit then Kings Hill & District U3A will take your membership subscription from your bank account once a year on the due date. You will not have to remember to make the payment, and if the membership fee changes you do not need to change your bank instructions. Each year before the amount is taken from your bank account you will be notified of the amount to be taken and the date when this will occur. You can cancel the Direct Debit yourself at any time, and do not have to ask the U3A to do this for you. All UK banks also guarantee to refund any Direct Debit payments made in error.

Security and protection

Sensitive customer information collected during the GoCardless online authorisation process is encrypted at source and protected within secure firewalls to ensure their security.

In addition, all payments are covered by the Direct Debit Guarantee. This gives customers complete cover for payments made in error or taken fraudulently, making Direct Debit by far the safest payment method for UK consumers to use.

The **Direct Debit Guarantee** protects customers in three ways:

1. Notifications- Members must be notified in advance of each payment. Failure to follow notification requirements may result Kings Hill & District U3A being barred from the scheme. This is typically 10 working days before a payment is taken but a shorter notice period can be agreed.
2. Refunds - Members are entitled to a full and immediate refund of any payment that has been taken in error.
3. Cancellations - Members can cancel a Direct Debit mandate at any time by contacting their bank.

Each of the above protections are enforced by the banks and so form an intrinsic part of the Direct Debit scheme. Refunds and cancellations are processed by the payer's bank without prior discussion with Kings Hill & District U3A.

N.B. The reference you will see on your bank statement will begin with:

Kings Hill & District U3A.