

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

Please fill in the whole form including official use box using a ball point pen and send to:

To: Customer, Business & Corporate Support Council Tax, St Albans District Council District Council Offices, Civic Centre, St Peter's Street ST ALBANS, Herts, AL1 3JE

You can also e-mail a scanned copy or a photograph of this form to CouncilTax@stalbans.gov.uk - Please include the eight digit Council Tax account number in <chevrons> anywhere in the subject line of the e-mail, like this <12345678>.

Name(s) of Account Holder(s)						
Bank/Building Society account number						
Branch Sort Code						
Name and full postal address of your Bank or						
Building Society						
To: The Manager						
Bank/Building Society						
Address						
Postcode						
CTAX Account Reference Number						
CTAX Account Reference Number						

Originator's Identification Number

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9	9	0	8	3	4

For St Albans District Council Official use only			
COUNCIL TAX			
This is not part of the instruction to your Bank or			
Building Society			
Property Reference			

Please tick your preferred		e for
monthly instalments: 1st	or 15 <sup>th</sup>	

Instruction to your Bank or Building Society

Please pay St Albans District Council 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 St Albans District Council and, if so details will be passed electronically to my Bank/Building Society.

I confirm that I have read the privacy notice overleaf.

Signature(s)	
Address	
Date	

Banks and Building Societies may not accept Direct Debit Instructions for some types of accounts



# 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 St Albans District Council will notify
  you 10 working days in advance of your account being debited or as otherwise agreed. If you request St Albans
  District Council 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 St Albans District Council 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 St Albans District Council 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.

## **Privacy Notice**

This privacy notice explains how St Albans City & District Council (the Data Controller) will use any personal information we collect about you when you use our services.

### What information do we collect about you?

The information that the Council will collect varies depending on how you use the Council's Services. We are using the information provided in this case because we have a legal obligation (Art. 6(1)(c) of UK General Data Protection Regulation ("UK GDPR")). This means we collect your personal information from you so that we can carry out a function we are required by law to carry out. In this case we are collecting personal information so that we can set up direct debit payments for the purposes of Council Tax.

We share your data with the ONS under public interest (Art.6(1)(e) of the UK GDPR) because it is necessary for the collection of statistical purposes.

## How will we use the information about you?

We use the information to process your Council Tax payments.

If you provide us with details such as your e-mail address or your telephone number, we may contact you via these methods for the purposes of the collection of Council Tax.

We may share the information with other departments at the Council and banks/building societies as necessary to deal with your matter.

We will share the data you provide with the Office of National Statistics (ONS) for their statistical purposes. They will use the data in a non-anonymised format for various statistical purposes, including, but not limited to, verification of the Census. The ONS will not share non-anonymised data externally. Any data published will be anonymised.

We may share the personal information you provide with CIFAS for the purpose of fraud prevention. They may share this with other organisations, including fraud agencies and local authorities which are specified on their <u>website</u>.

If any of the information you provide is inaccurate or if fraud is detected, this may affect your ability to access certain services from us. Anyone knowingly making a false statement may be liable for prosecution. We will also share your personal data with CIFAS. CIFAS may share it with other organisations and they could refuse certain services, finance or employment as a consequence.

Further details of how your information will be used by CIFAS and their members, and your data protection rights, can be found here <a href="https://www.cifas.org.uk/fpn">https://www.cifas.org.uk/fpn</a>.

We will ensure that all personal information is kept securely.

#### How long will we keep this information?

We will destroy this personal information in accordance with our Disposal Schedules. To determine how long we should keep information, we consider what the legislation states and what is good practice. This means we will securely destroy the information once we no longer need it. If you would like to know the specific period of time that relates to your personal information please contact GDPR@stalbans.gov.uk

The ONS will retain the data as long as they consider it necessary for statistical purposes. This means they may retain it for a significant period of time.

CIFAS and other fraud agencies will retain your personal information in accordance with their disposal schedules, this can be up to a period of six years. Fraud prevention agencies such as CIFAS may transfer your data outside of the European Economic Area (EEA), however they will impose contractual obligations to protect your personal data if they do this.

# Individuals' Rights

You have a right to request a copy of the personal information that we hold about you. If you would like a copy of some or all of your information, please contact <a href="mailto:foi@stalbans.gov.uk">foi@stalbans.gov.uk</a> and ask for a subject access request.

If you consider we hold inaccurate personal information about you, you can contact us to ask for this information to be corrected. We will consider your request and respond within one month. Please contact <a href="mailto:GDPR@stalbans.gov.uk">GDPR@stalbans.gov.uk</a>.

You can find out more about your rights on our website: <a href="https://www.stalbans.gov.uk/sites/default/files/documents/publications/privacy-notices/Individual%20Rights%20GDPR%20Website%20Notice.pdf">https://www.stalbans.gov.uk/sites/default/files/documents/publications/privacy-notices/Individual%20Rights%20GDPR%20Website%20Notice.pdf</a>.

You are able to seek information from the ONS by submitting a request to them:

https://www.ons.gov.uk/aboutus/transparencyandgovernance/freedomofinformationfoi

Cookies

Cookies are text files placed on your computer to collect standard internet log information and visitor behaviour information. This information is used to make your use of the internet better. For further information on how we use these and how you can control it, please visit <a href="https://www.stalbans.gov.uk/cookies">https://www.stalbans.gov.uk/cookies</a>.

# **Changes to our Data Protection Policy**

Protection We have Data Policy be found here: а in place and this can https://www.stalbans.gov.uk/sites/default/files/documents/publications/privacynotices/GDPR%20Personal%20Data%20Policy.pdf. We review this policy annually.

#### **Data Protection Officer**

Our Data Protection Officer for the purposes of Articles 37 to 39 of the General Data Protection Regulation is Charles Turner, Solicitor to the Council. He can be contacted by emailing <a href="mailto:GDPR@stalbans.gov.uk">GDPR@stalbans.gov.uk</a> or calling 01727 819209 for our Complaints Team.

#### How to contact us

Please contact us if you have any questions about our Data Protection Policy, or concerns about how we handle your information: by emailing <a href="mailto:foi@stalbans.gov.uk">foi@stalbans.gov.uk</a> or write to us at: FOI Team, St Albans City & District Council, St Peter's Street, St Albans, AL1 3JE.

#### **Complaints**

You have a right to complain to the Information Commissioner if you are unhappy with how we process your personal information. You can do so through their website: <a href="https://ico.org.uk/concerns/">https://ico.org.uk/concerns/</a> or by emailing: <a href="mailto:casework@ico.org.uk">casework@ico.org.uk</a> or calling their helpline on 0303 123 1113.