

Using Wren Professional Services Ltd's Continuous Payment Authority

Wren Professional Services Ltd offers its customers the opportunity to set up a Continuous Payment Authority, whereby customers can safely and securely provide their credit card details and Wren Professional Services Ltd will take the payment following the parameters laid out by the customer.

Wren Professional Services Ltd offers two agreements when setting up CPA:

Limited Recurring Payments Agreement

Wren Professional Services Ltd can take variable payments at any time, within limits that you, the customer, places on:

- The total amount payable
- The payments interval

Wren Professional Services Ltd will ask you to allow an amount, up to a specified limit, to be debited from your card either at any time or a fixed interval.

The amount and interval may both be subject to limitations depending upon the limited agreement option chosen.

This allows payment to take place at any time or at a fixed interval. Payments can run indefinitely or over a fixed period.

Wren Professional Services Ltd will specify the amount to be collected from your card based on the amount left on your Wren Professional Services Ltd account balance and the agreement amount the account is to be topped up to.

Once the amount has been specified, payment will take place immediately unless it is not currently permitted because of the limitations set in the agreement.

Wren Professional Services Ltd can change the amount once the agreement has been created, but only within the limit originally agreed with the shopper.

An agreement can be cancelled by you at any time.

Regular Recurring Payments Agreement

Your payments will occur at regular fixed intervals and you can fix or vary the amount paid.

Wren Professional Services Ltd will ask you to allow the same amount to be debited from your card automatically at a regular fixed interval.

This allows payments to take place at a regular fixed interval. Payments can run indefinitely or over a fixed period.

A regular agreement can initiate the payment whenever it is required.

The amount only has to be specified once by you, when the regular agreement is created.

If the amount is not specified when the agreement is created, the amount must be set at least two weeks before the first payment is due.

You can change the amount once the agreement has been created.

Note that the change must be made at least 8 days before the next payment is due.

An agreement can be cancelled by you at any time.

What happens when you make a payment?

We will immediately deduct the amount from your specified account. Your monthly invoice which is available from admin@wrenaccountancy.co.uk will detail any payments made during the course of the month. You will also receive an email confirmation at the point the payment is taken. The email will be generated by Worldpay.

What happens when you set up regular payments?

Regular payments will be made via your chosen credit or debit card. It should be noted that this is not a Direct Debit therefore payments are not covered by the Direct Debit Guarantee. We will use a Continuous Payment Authority (CPA) that allows us to attempt to transaction payments after a previous failed payment attempt. The advantage of CPA is that you will not incur any charges directly from us or your bank for a failed payment that you could incur with a direct debit. However, you may be charged by your bank for overdraft fees or other fees related to your balance.

The initial payment will be deducted from your specified account, we will then deduct the outstanding payments on the payment due dates indicated in your confirmation email. Where the due date is not a business day, we will withdraw from your funds on the next business day. The payments will cease on the last due date listed in your regular payments. You will receive a confirmation email when the payment schedule has been paid in full.

What happens if you need to change your regular payments?

For any changes to be made please contact 0115 9436 493 as soon as possible. We can then make the necessary amendments.

If you want to cancel your regular payments.

You must notify us at least 10 business days before the next scheduled transaction. To cancel your regular payments please telephone 0115 9436 493.

If you need to update your account information.

Please call us on 0115 9436 493 at least 10 business days before the next scheduled transaction for the update to take effect.

If a transaction is refused by your financial institution.

If your regular payment is declined for any reason, including insufficient funds, closed account, or unauthorised account, Wren Professional Services Ltd will contact you on the email address provided when setting up the agreement and making your first payment. This email will notify you that payment has failed. It shall inform you that we will attempt to transact payment on each working day for the subsequent 2 working days. If the transaction is still refused after the 3rd attempt, the regular payments will be cancelled. Both parties will receive an email from Wren Professional Services Ltd informing us that the payment schedule has been cancelled.

If you wish to make a complaint.

To raise any issues of concern you may write to Wren Professional Services Ltd, 4 Cross Street, Beeston, Nottingham NG9 2NX quoting your Business Name and the details of your complaint. We will aim to respond to you within 15 business days.

Confidentiality

We may share information we collect about you with external service providers. Our agreements with these service providers require that they protect your information and only use it to carry out the services they are performing for you.

Unauthorised Use

If you think your account has been accessed without your permission, contact us immediately on 0115 9436 493. We also advise you to contact your financial institution.

Subject Access Requests

Under the UK Data Protection Act, You have the right to ask Us to see the personal information that We hold about You (this is known as a 'subject access request') by writing to Us. We may charge You a Subject Access Request Fee (as set out in the fee table) for each subject access request that You make. We will generally respond to a subject access request within 40 calendar days of receiving: (a) the Subject Access Request Fee; (b) information that We need in order to identify You; and (c) the information You need.