

Direct debit indemnity claims form



Looking to make a direct debit indemnity claim?

If your situation matches the criteria described below, please complete this form and email it to your customer service team.

When should I use this form?

You should only use this form when the company/person claiming the funds has already taken the payment in error.

- If the direct debit is being taken today, please contact your customer service team instead. They'll be able to reverse the payment.
- If the payment is due to be sent tomorrow, check your account first. If the payment is already showing as sent, contact your customer service team, and they'll be able to reverse it.
- To make a same day refund, we'll need to receive your request between Monday and Friday, start of day to 4.30pm. If received after 4.30pm, we'll make the refund on the next business day.

Please provide all the following details:

Your name	<input type="text"/>		
Business Name	<input type="text"/>		
Sort Code	<input type="text"/>	Account Number	<input type="text"/>
Contact number	<input type="text"/>		
Originator name (This is the company that's taking the payment)	<input type="text"/>		
Originator reference (You can find this on your bank statement)	<input type="text"/>		

Date that the payment was taken

Do you also want us to cancel the direct debit? Yes No

Reason for claim:

- 1. Amount and/or date of direct debit differs from advance notice
- 2. No advance notice received by payer
- 3. Direct Debit Indemnity (DDI) cancelled by paying bank
- 4. Payer has cancelled DDI direct with Service User (originator)
- 5. No instruction held. Payer disputes having given authority
- 6. Signature on DDI is fraudulent or not in accordance with account authorised signature(s) (AUDDIS originators only)
- 7. Claim raised at Service User's (Originator) request after direct debit applied to payer's account
- 8. Service User (Originator) name disputed. Payer does not recognise Service user (Originator) collecting direct debit

(See below for an explanation of these reason codes).

Are you claiming for a single payment or multiple? Single Multiple

If multiple, how many payments are you claiming for?

Amount(s)

If you're claiming for more than six, please give the amounts in the comments section below

Comments:

We'll refund your account in line with the cut off times mentioned above. But if the beneficiary disputes this claim (e.g., if you're bound by a contract) and the payment turns out to be valid or you receive a refund direct to your account, we'll recover the funds and inform you.

Send this completed form to your customer service team.

* Reason codes explained:

1. The amount/date taken has changed from what was agreed.
2. You haven't been told that the company is going to take a payment.
3. Direct debit was previously cancelled by your bank.
4. You've previously cancelled the direct debit with the company that was receiving the payment.
5. You haven't given authority for this company to take any payments.
6. N/A, unless you're an AUDDIS originator.
7. The company you're paying asked you to make this claim.
8. You don't recognise the company name taking the payment.

Important Security Information

NatWest will **NEVER** ask for your password when identifying you on the phone or online.

Fraudsters may claim to be the bank to try and access security information. If you receive a call or email from NatWest that you are suspicious about, cease the call immediately, or forward the email to phishing@natwest.com.

Visit our [Security Centre](#) for more information and advice.