



Produkt indicator

European Direct Debit

<p>What is a European direct debit?</p>	<p>A direct debit allows your suppliers/creditors to collect sums for bills directly from your bank, whether recurrent bills or not, for example water, gas, electricity, telephone, etc. The amount due is debited from your account. To do this, you need to give your express authorisation to the supplier. Then you don't have to do anything else: the amount of each bill will be debited from your account correctly and at the right time.</p> <p><b>Important:</b> This short guide only deals with direct debits between a supplier and an individual client and focuses on changes for private individuals and not for professional clients/suppliers.</p>
<p>From the Belgian direct debit to the European direct debit</p>	<p>Previously, direct debits were restricted to within the national territory. In 2009, Europe introduced the SEPA (Single Euro Payments Area), thanks to which a Belgian client can also accept a direct debit, for example, for bills from a Spanish supplier.</p> <p><b>Important:</b> As of 1 February 2014, only European direct debits shall remain (valid for direct debits with both Belgian and European suppliers). National direct debits will disappear. As a debtor, you do not have to do anything to migrate your Belgian direct debits to European direct debits. It is your supplier who deals with everything. Suppliers are obliged to warn you about the migration and to inform you of the new reference for your European direct debit.</p>
<p>Are all suppliers migrating to European direct debits?</p>	<p>No, a small number of independents and companies are not migrating to the European direct debit. Your supplier is obliged to inform you and to suggest another method of payment to settle its bills (by transfer for instance).</p>
<p>How is a new European direct debit created?</p>	<p>As a customer you authorise, also known as giving a mandate to, your supplier to debit the amount of its bills from your account. This means that you can no longer request the creation of a European direct debit via your BNP Paribas Fortis branch or via PC banking.</p> <p><b>Important:</b> For the European direct debit, your creditor (electricity, gas, telephone, water supplier, etc.) is responsible for establishing, managing and registering your direct debit orders. You therefore have to contact your supplier to sign a mandate and it is your supplier who will take all the necessary steps.</p> <p>For Belgian direct debits, it is your bank who is responsible for them until February 2014.</p>
<p>What to do in the event of a dispute?</p>	<p>For private individuals, the European direct debit offers you better protection:</p> <ul style="list-style-type: none"> <li>- You can specify a maximum amount that a specific creditor can debit, via PC banking or your branch. Any amount above this will not be deducted and the direct debit will not be carried out.</li> <li>- You can ask the bank to block a direct debit before the amount is actually debited from your account.</li> <li>- You have a period of 8 weeks to request that an amount deducted from your account be reimbursed. In this case of course, the debt remains payable.</li> </ul> <p><b>Important:</b> Your debt towards your creditor still exists. You should therefore come to an agreement with your supplier as soon as possible to avoid any non-payment fees.</p>
<p>How can a withdrawal be blocked?</p>	<p>You can block certain withdrawals via PC banking or your branch. There are several ways of doing so:</p> <ul style="list-style-type: none"> <li>- You can block a withdrawal: two days before withdrawal of the European direct debit, the details (including the amount to be debited) will be visible in your PC banking and also available from your BNP Paribas Fortis branch. From this moment on, you can block the payment to prevent it from being processed.</li> <li>- You can immediately block all withdrawals.</li> <li>- You can block all withdrawals originating from the same creditor. You can do this in 'Manage your suppliers' by blocking the creditor based on their Creditor ID.</li> <li>- You can block all withdrawals from a specific country.</li> </ul> <p><b>Important:</b> Your debt towards your creditor still exists. You should therefore come to an agreement with your supplier as soon as possible to avoid any non-payment fees.</p> <p><b>Important:</b> When you block a European direct debit, you may either:</p> <ul style="list-style-type: none"> <li>- block the creditor's next withdrawal from your account;</li> <li>- block all withdrawals by this creditor.</li> </ul> <p>Via your PC banking or your branch, you have the option of fixing and managing the following limits:</p> <ul style="list-style-type: none"> <li>- the maximum amount of a withdrawal;</li> <li>- the frequency of the withdrawal (monthly, quarterly, half-yearly, annually).</li> </ul>

Can a blocked direct debit be reactivated?	You can unblock a direct debit via PC banking or your branch.
New from February 2014: lists of creditors	Via PC banking or your branch, you can create a list of authorised creditors or, conversely, a list of creditors who are not authorised to debit your account. <b>Note:</b> If you use such a list, make sure you update it as soon as you provide a new creditor with a mandate. By default, the withdrawal by this new creditor will be refused and you could incur fees for non-payment of the bill.
How and when is money that has been incorrectly taken returned to you?	As a private individual, you can request reimbursement up to 8 weeks after your account has been debited, via PC banking or your branch.
	<b>Important:</b> The funds will be returned to you with a value date the same as the date on which the sum was debited from your account. Of course, you should always respect your commitments as a debtor. You should therefore come to an agreement with your supplier concerning the disputed transaction. The bank will not intervene.
	What should you do if you dispute the validity of the direct debit mandate? In this case, you can request reimbursement up to 13 months after your account has been debited. The validity of the mandate is constantly reviewed by your creditor's bank and by your own bank.
	<b>Important:</b> The party at fault must pay the administrative costs. If the mandate is indeed void, the supplier pays the administrative costs and the amount incorrectly taken is reimbursed. If the mandate is valid, you pay the administrative costs and the supplier keeps the amount collected.
How can a European direct debit be cancelled?	The European direct debit is a contract between you and your supplier. In order to cancel this contract, you have to contact your creditor. Some suppliers accept cancellation by telephone, others require that you send them a letter by registered mail. <b>Important:</b> Despite any blocks that you can place on a mandate, you remain committed to your supplier until cancellation has been agreed. In contrast to Belgian direct debits, the bank does not intervene in the cancellation of European direct debit mandates.
What if you still have a national direct debit?	In this case, you do nothing. Your supplier resumes management of your direct debit with your bank in such a way as to leave direct debits active on your account. They will inform you of their migration and will notify you of your new mandate reference.
What happens if your supplier has not yet migrated?	Direct debits that have not been migrated in time by the creditor will not be carried out. Payment will not take place automatically. Do not hesitate to contact your creditor on this matter.
What should be done if a direct debit has not been carried out?	Payment wasn't made? Get in touch with your creditor to find another means of payment with them (by transfer, via Zoomit, etc.). They can give you their account number to pay the amount due by bank transfer or they can request a new withdrawal from your account. If the available balance on your account is insufficient at the time when your supplier presents the collection request, it will be declined. In this case, get in touch with your creditor to come to an agreement with them for paying your bill.

## Glossary

National direct debit (Belgian direct debit or DOM80)	The national direct debit (DOM80) is an agreement between a Belgian debtor customer and their bank, to which they give instruction to automatically pay debts owed by them to a specific creditor in Belgium (water company, electricity supplier, etc.).
European direct debit (SEPA Direct Debit or SDD)	Collection of bills by means of a European direct debit is a procedure by which the debtor grants a mandate to a creditor (Belgian or in the SEPA). In this context, the creditor may present, via its bank, one or more withdrawals from the debtor's bank. The latter's account is therefore debited automatically.
Mandate	Agreement given by the debtor to a creditor in the context of a European direct debit. It allows this creditor to ask the debtor's bank for one or more withdrawals on the debtor's account.
Creditor ID or Identification of the creditor	Unique number that identifies the creditor of a European direct debit. This number is assigned by the creditor's bank. It is different to that of the DOM80 Belgian direct debit, which is assigned by the National Bank of Belgium. The unique Creditor ID can be used in Europe, unlike the DOM80 creditor number.