

# Direct Debit Complaints Procedure

The Irish Retail Electronic Payments Clearing Company ([IRECC](#)) Ltd. manages a sound and trust worthy Direct Debit Scheme, in association with its [members](#), who are the sponsoring banks in the Scheme. We strive to offer the best possible service in order to deliver a high level of trust and confidence to you, the payer. However, there may be occasions when you feel you have cause for complaint. If so, IRECC and its members endeavour to resolve the problem in a fast and efficient manner.

## How do you make a complaint?

### **Payer's Bank:**

Your bank is key to resolving any direct debit dispute, and should always be your first point of contact. You should bring your complaint to the attention of your branch. Remember to provide as much information as possible, i.e. your sort code, account number, Originator's name and any reference detail you may have. The more information you provide the easier and quicker the process will be. As part of the Direct Debit Scheme your bank is bound by the Direct Debit Guarantee (see [Your Rights as a Payer](#)). They are responsible for resolving any issues you may have regarding a direct debit on your account, and for refunding any money owed to you if it is established that an unauthorised direct debit was charged to your account.

### **Originator / Company:**

You should also inform the originator / company with whom you set up the direct debit. They have a responsibility under the Direct Debit Scheme Rules to resolve any problems you may have with your direct debit. Please note however, that it is the responsibility of your bank to refund amounts incorrectly charged to your account.

### **IRECC:**

Should your complaint not be resolved by your bank to your satisfaction you may then further escalate the issue to IRECC by any of the following three methods:

1. Complete a soft copy of the Direct Debit Complaints Escalation Form and email it to IRECC at [directdebits@ipso.ie](mailto:directdebits@ipso.ie)
2. Download the **Direct Debit Complaints Escalation Form** as a PDF, complete it and post it to the following address: Irish Retail Electronic Payments Clearing Company Ltd., 2nd Floor, 14 Cumberland Street, Dun Laoghaire, Co. Dublin.
3. Alternatively, you can contact us by phone on +353 1 6636740 (Mon – Fri 9am – 1pm / 2pm – 5pm, excluding bank holidays)

IRECC will investigate the issue on your behalf, and will always respond to you within 7 working days.

### **Financial Services Ombudsman:**

The [Financial Services Ombudsman](#) is a statutory officer who deals independently with unresolved complaints from consumers about their individual dealings with all financial institutions. The service is free to the complainant. You can contact them at:

The Financial Services Ombudsman's Bureau,

3rd Floor,

Lincoln House,

Lincoln Place,

Dublin 2.

Locall: 1890 88 20 90,

Tel: (01) 662 0899,

Fax: (01) 662 0890,

Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie),

Web: [www.financialombudsman.ie](http://www.financialombudsman.ie)

It is important to note that a customer must go through the bank's internal complaints procedure before referring the complaint to the Ombudsman. This includes escalating the issue to IRECC if necessary. The Ombudsman's decision is binding on both the customer and the bank, subject only to an appeal by either party to the High Court.