



MANDATE TO YOUR BANK TO PAY BY DIRECT DEBIT

Postal address / Physical address: Plot No. 441A/57, Roma, Zambezi Road,
P.O Box 50857, Lusaka.
Email Address: credit@psmfc.co.zm
Telephone Contact: +260 211 372450 or 096 7 974461

Service Details	Service providers Reference Number:		<div style="border: 1px solid black; height: 15px; width: 100%;"></div>																
	Payer's Account Number With Service Provider:		<div style="border: 1px solid black; height: 15px; width: 100%;"></div>																
	Payment Date (DD/MM/YYYY):		<div style="border: 1px solid black; height: 15px; width: 100%;"></div>										How many days can the Direct Debit be processed before Payment Date?		<div style="border: 1px solid black; width: 30px; text-align: center;">5</div>		Fixed amount to be debited <div style="border: 1px solid black; width: 100px; height: 20px; display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; text-align: center;">K</div> <div style="flex-grow: 1;"></div> </div>		
	Expiry Date (DD.MM.YYYY):		<div style="border: 1px solid black; height: 15px; width: 100%;"></div>										How many days can the Direct Debit be processed after Payment Date?		<div style="border: 1px solid black; width: 30px; text-align: center;">5</div>				
	Payment Frequency* (Tick as applicable):		<div style="display: flex; gap: 5px;"> <div style="border: 1px solid black; padding: 2px;">D</div> <div style="border: 1px solid black; padding: 2px;">W</div> <div style="border: 1px solid black; padding: 2px;">FN</div> <div style="border: 1px solid black; padding: 2px;">M</div> <div style="border: 1px solid black; padding: 2px;">Q</div> <div style="border: 1px solid black; padding: 2px;">M</div> <div style="border: 1px solid black; padding: 2px;">A</div> </div>																
<small>*D-Daily, W-Weekly, FN-Fornightly, M-Monthly, Q-Quarterly, H-Half Yearly, A-Annually</small>																		Variable amount to be debited subject to maximum of <div style="border: 1px solid black; width: 100px; height: 20px; display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; text-align: center;">K</div> <div style="flex-grow: 1;"></div> </div>	

Payer's Personal Details	Name:		<div style="border: 1px solid black; height: 20px; width: 100%;"></div>																								
	Telephone Number:												Email:														
	<div style="border: 1px solid black; height: 15px; width: 100%;"></div>												<div style="border: 1px solid black; height: 15px; width: 100%;"></div>														
	Address:		<div style="border: 1px solid black; height: 20px; width: 100%;"></div>																								

Payer's Bank Details	Bank Name:		<div style="border: 1px solid black; height: 20px; width: 100%;"></div>																								
	Branch Name:												Sortcode:														
	<div style="border: 1px solid black; height: 15px; width: 100%;"></div>												<div style="border: 1px solid black; height: 15px; width: 100%;"></div>														
	Bank Account Number:		<div style="border: 1px solid black; height: 15px; width: 100%;"></div>																								

Instruction to your Bank/NBFI	To: The Manager (Name and full postal address of your Bank)																								
	<div style="border-top: 1px dashed black; height: 20px; width: 100%;"></div> <div style="border-top: 1px dashed black; height: 20px; width: 100%;"></div>																								
	INSTRUCTION TO DEBIT MY ACCOUNT																								
	Please pay Public Service Micro Finance Company Direct Debits from my account detailed in this mandate subject to safeguards assured by the Direct Debits Guarantee. I/we understand that this mandate may remain with Public Service Micro Finance Company and, if so, details will be passed electronically to my Bank/NBFI																								
	<div style="border-top: 1px solid black; width: 100%;"></div> Signatures												<div style="border-top: 1px solid black; width: 100%;"></div> Date												

Banks/NBFI may not accept Direct Debit Mandates for some types of accounts

The Direct Debit Guarantee

1. This Guarantee is offered by all Banks/NBFI that take part in the DDACC system. The efficiency and security of the Direct Debit is monitored and protected by your own Bank/NBFI.
2. If the amounts to be paid or the payment dates change Public Service Micro Finance Company will notify you 14 working days in advance of your account being debited or as otherwise agreed.
3. If an error is made by Public Service Micro Finance Company, you are guaranteed a full and immediate refund of the amount paid from your Bank.
4. If an error is made by bank/NBFI, you are guaranteed a full and immediate refund from your branch of the amount paid.
5. You can cancel a Direct Debit at any time by writing to your Bank/NBFI. Please also send a copy of your letter to us.