



Purpose

These terms and conditions apply to all Lodestone customers who pay their Lodestone account by direct debit.

The direct debit authority is subject to the bank's terms and conditions that relate to the customer's account, and the specific terms and conditions listed below:

Conditions of the Direct Debit

1. The initiator, in this case Lodestone Energy Limited, will give written notice to the customer of the amount and date of each direct debit no less than 10 calendar days before the date of the debit.
2. The initiator may initiate a direct debit if requested by the customer for less than 10 working days' notice for one off payments. The initiator will give written notice of the amount and date the direct debit will be initiated. The direct debit consent needs to be provided to the initiator.
3. If the bank dishonours a direct debit but the initiator sends the direct debit again within 5 business days of the dishonour, the initiator is not required to give the customer a second notice of the amount and date of the direct debit.

Customer's Rights

The customer may:

1. At any time, terminate this authority by giving notice of termination to their bank and to the initiator in writing to the Bank and Initiator.
2. Stop payment of any direct debit to be initiated under this authority by the initiator by giving written notice to their bank prior to the direct debit being paid by the customers bank.
3. Ask their bank to reverse a direct debit up to 120 calendar days after the debit if:
 - a. The customer didn't receive written notice of the amount and date of each direct debit from the initiator, or
 - b. The customer received written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.