

Below is the standard terms of business that apply to our rental agreements. Some of this may not apply to customers in longer term agreements with a pre agreed contract.

Please read the following pages carefully before signing and dating.

1. GENERAL

1.1 These Terms of Business shall be incorporated into and govern the Rental Agreement made between the Owner (Ryan Asset Management Ltd – also referred to as Ryan Asset, Ryan Vehicles or Ryan Canter Club) and the Renter/Hirer whose names and addresses are set out on the Rental Agreement to the exclusion of all or any other terms and conditions.

1.2 Words and expressions defined overleaf shall where applicable have the same meanings when used herein. In addition, the term "Vehicle" when used herein shall (if applicable) be deemed to include any replacement vehicle and all tyres, tools, accessories, parts, and equipment relating to the Vehicle.

1.3 Where the person signing this Terms of Business on behalf of the Renter/Hirer is not the driver of the vehicle, he or she represents and warrants to Ryan Asset that he or she is authorised to sign and to enter into this Rental Agreement for and on behalf of Renter/Hirer and all agreements and obligations on the part of Renter/Hirer hereunder shall be deemed to be made by such person jointly and severally with Renter/Hirer.

1.4 Below is some useful information for you to read about Ryan Asset Management Ltd.

- Ryan Asset Management Ltd are regulated by the FCA (Financial Conduct Authority) Our FCA number is 65279.
- Ryan Asset Management Ltd are a Private Limited Company registered in England and Wales. Registered Number 3665705
- VAT Registration number: 720 611 283
- Data Protection Number: Z8407827

2. HIRE OF VEHICLE

2.1 Ryan Asset agrees to let the Vehicle, and Renter/Hirer agrees to take on hire Vehicle upon and subject to the terms and conditions of this Terms of Business and the Rental Agreement.

2.2 The period of hire shall commence on the Time and Date Out specified on the Rental Agreement and shall continue (subject to earlier termination by either party or any extension in accordance with this Agreement) until Time and Date Due Back specified.

2.3 The period of hire may not be extended without Ryan Asset's prior written consent.

3. DELIVERY & COLLECTION

3.1 Delivery and collection of vehicles can be arranged. We require that all first vehicles are signed for and all vehicles are subject to pre and post rental inspection and, upon delivery and collection, the customer has the opportunity to inspect the vehicle and sign the vehicle damage control sheet.

- Ryan Asset follow the off-hire damage guidelines of the BVRLA.
- Where vehicles are delivered and not signed for then you must not move the vehicle without self-inspection. Any damage not already noted on the vehicle damage control sheet should be notified to the Ryan Asset immediately upon the commencement of the hire. Out of normal office hours, please leave details on our answer phone service or via email to support@ryancanterclub.com. If this procedure is not carried out, then any damage will be deemed to be responsibility of the hirer.

3.2 We can offer a Delivery & Collection service; a fee will apply to this service and a Ryan Asset staff member will be able to quote you a price to organise this.

3.3 The majority of deliveries and collections will be within our normal operating hours (Mon-Fri 0800-1700). We can offer collections on a Saturday morning with mutual agreement. Please note that there may be an unsociable hour's fee for Delivery/Collections outside of our normal operating hours. This will be discussed and pre-agreed prior to Delivery/Collection

3.4 Ryan Asset would appreciate as much notice as possible in the event of cancellations in order to avoid abortive delivery and collection charges. If you have not made us aware to changes with your on or off hired

vehicle delivery or collection within 24 hours, we reserve the right to issue an abortive charge of £100.00 + VAT plus all costs incurred.

3.5 Upon return of the off hired vehicle as well as an initial post rental inspection carried out by a Ryan Asset staff member upon delivery/collection of the vehicle a further, more comprehensive vehicle inspection will occur when the vehicle is back on site with us at Ryan House. Any further damage noted or issues with the vehicle will be noted and reported back to you.

3.6 Ryan Asset Management Ltd accept no liability for any belongings or personal property left in any of our vehicles. Please contact the office on 01403 711370 to arrange collecting any lost property – this may be subject to a charge should it need to be posted out to you. Any unclaimed lost property will be disposed of after 2 months.

4. FUEL & AD-BLUE

4.1 We operate Diesel & Petrol engines in the fleet and you will be told whether your vehicle is Petrol or Diesel at time of handover.

4.2 Vehicles will be supplied with delivery fuel. The fuel level will be marked on your pre-rental inspection handover sheet by a member of Ryan Asset staff. You must return the vehicle with the equivalent level of fuel.

4.3 In the event you fill the vehicle with incorrect fuel, you will be liable for all costs relating to getting the vehicle back on the road. This will also include any recovery charges and parts required plus an admin fee of £35.00 + VAT.

4.4 We also operate a small number of Electric vehicles on our fleet, should the vehicle hired be an Electric model, we aim to deliver the vehicle with as much charge as possible, this will be noted on the pre rental inspection sheet and you must try to return this with an equivalent level of charge. Should we collect or you deliver a vehicle back to us and it has 50 miles or less of charge you will be subject to a discretionary re-charge fee.

4.5 Should we collect or you deliver a vehicle back to us with any of the warning lights on in relation to fuel, you will be subject to a refuelling charge of the UK average pump price with 10% refuelling surcharge.

4.6 Should the Ad-Blue warning light come on during your hire you must inform Ryan Asset Management Ltd, we will discuss arrangements to top-up your Ad-Blue. You MUST NOT let the Ad-Blue run to low or completely out. If this happens you will be liable for all costs in relation to the recovery and repair of the vehicle plus a £35.00 + VAT administration fee.

4.7 Should we collect or you deliver a vehicle back to us with the Ad-Blue warning light on, you will be subject to an Ad-Blue top up charge of the UK average Ad-Blue at retail price plus a 10% surcharge.

5. MILEAGE

5.1 Unless there is a prior arrangement in place, your mileage is capped at a maximum of 2000 miles per month.

5.2 Mileage in excess of the agreed contract amount will be debited to your account, as per table of charges below. If you are aware that you will exceed the contractual monthly mileage, please make us aware in advance and we can look to adjust your monthly payments. Your mileage is based on a Pro-rata basis, based on mileage allowance set per annum.

5.3 Excess Mileage Charges:

Based on the vehicle's P11D Value

Under £20,000	0.15ppm
£20,000 - £35,000	0.25ppm
£35,000 - £55,000	0.55ppm
£55,000 - £75,000	0.85ppm
£76,000+	1.25ppm

All prices Ex VAT

6. SMOKING

6.1 Smoking is prohibited in all our company vehicles and attracts a non-negotiable £500.00 + VAT refurbishment cost.

7. KEYS

7.1 All of our vehicles will be issued with ONE key. A second key may be requested but the authorisation of this is at our discretion.

7.2 All keys must be returned to Ryan Asset Management when the vehicle is off hired.

7.3 Lost keys will be the responsibility of the Hirer and all resulting costs incurred would be recharged e.g. replacement keys, replacement locks, re-programming of master keys to the vehicle computer, vehicle recovery, loss of use, delivery of spare key etc.. Any theft or damage caused because of keys being left in or around a vehicle, would also be re-charged. These will also be subject to a £35.00 + VAT administration fee.

8. VEHICLE ALTERATIONS

8.1 During your hire period, unless pre-agreed with a Senior member of Ryan Asset staff, you are not authorised to make any alterations or make any additions to our fleet vehicles, this includes illegal tinting, spraying of alloy wheels to change colour, removing fleet management devices etc.

8.2 if you are found to be guilty of tampering with the vehicle's mileage instruments by use of electronic mileage blockers, we will look to recover all associated costs with repairing this vehicle and also look to inform the Police and prosecute for tampering with a vehicles mileage counter.

9. VEHICLE MAINTANENCE

9.1 All vehicles on our rental fleet are maintained in conjunction with manufacturers' recommendation.

9.2 It is the hirers responsibility to inform us when services are due. It is your responsibility to ensure the vehicle is serviced and maintained within the manufacturer guidelines. In the event you allow the vehicle to severely track over its service mileage, a charge maybe applicable*.

9.3 When a service is due we would request that the hirer notifies us in order that mutually convenient arrangements can be made. It is imperative that hirers assist and co-operate in ensuring that any routine maintenance of a vehicle is carried out in a timely manner. If it is deemed a hirer has failed to notify us in a timely manner, we will seek a re-charge for damages occurred.

9.4 As part of your hire you will be responsible for all day-to-day maintenance, including topping up fluids such as windscreen wash, Ad-Blue and oil.

9.5 Should any other maintenance work need to be carried out e.g. MOT or Manufacturer recall, we will contact the hirer to make arrangements. If this is during your hire period another vehicle will be provided subject to availability.

9.6 You must make the vehicle available for any maintenance or service work to be carried out.

9.7 The majority of our fleet vehicles will indicate service information prior to a service being required, the others are accessible through the engine management computer on the dash instrumentation or within the service book provided by the manufacturer.

10. TYRES

10.1 All replacement tyres required through fair wear and tear will be carried out free of charge by us.

10.2 Damage to wheels or tyres including punctures or side wall damage will be recharged.

10.3 Tyres damaged as a result of continued driving following a puncture, would also be recharged.

10.4 If the vehicle is off hired with damaged tyres, you will be billed for a replacement(s) tyres.

11. VALETING

11.1 It is expected that the vehicle be returned in the condition it was delivered/collected in as stated on the pre-rental inspection sheet. Should the vehicle not meet the standards expected when off hired you will be subject to a charged for a full valet of the vehicle at £60.00 + VAT.

12. ROAD FUND LICENSE

12.1 Road fund license is covered in the quotation.

13. OVERSEAS HIRE

13.1 Unless pre-agreed with a Senior member of Ryan Asset staff, you are not permitted to take the Vehicle out of the United Kingdom.

13.2 Where overseas hire has been permitted this is limited exclusively to the continent of Europe. You will be fully responsible for travel insurance, maintenance, servicing and international breakdown. You will also be fully responsible for all costs relating to vehicle recovery for the vehicle and passengers. A letter of approval will be required for overseas travel. We would ask for 10 working days' notice to issue this document and an administration charge of £35.00 + VAT would also apply.

14. INSURANCE & LICENCE

14.1 The customer is responsible for ensuring that the hire vehicle has been insured for the duration of the hire period. We ask that this is Fully Comprehensive and we would request that a copy of the insurance documentation is provided.

14.3 The Renter/Hirer MUST have a full UK Driving Licence.

14.4 A copy of your driving licence will be taken and kept on file and a driving licence check will be undertaken by a member of the Ryan Asset office staff before the vehicle is delivered or collected. Depending on the outcome of the licence check it is at the discretion of Ryan Asset as to whether or not the hire will go ahead.

14.5 The collection of this personal data is in accordance with GDPR and our Data Protection and Privacy Policy can be viewed on our website.

14.6 Please note we cannot hire a vehicle out to anyone under the age of 25 even if they hold a full clean UK drivers' licence. However, if the hire of the vehicle is for a company, if the company in questions' business insurance/fleet policy permits the driver may be under 25.

15. BREAKDOWN AND RECOVERY

15.1 In the unlikely event that the hired vehicle breaks down and you require a recovery, please contact Ryan Asset in the first instance on 01403 711 370.

15.2 There is no charge to the customer for recovery, repair or replacement vehicles unless the fault is as a result of accident, misuse or negligence on the part of the hirer. The hirer will be notified in writing of any accident, recovery or repair charges considered to be the responsibility of the hirer and will be charged on a separate invoice.

16. ACCIDENTS/DAMAGE

16.1 In the event of any damage being caused to a hired vehicle, we would ask that the driver contact Ryan Asset as soon as possible on 01403 711370.

16.2 In the event of a vehicle being taken off the road due to damage:

- We would request the right to carry out repairs in our own workshops and pursue a third party claim for any uninsured loss.
- In order that we gain authorisation for repairs to be carried out as quickly as possible, we would request that any negotiations, and/or paperwork related to a claim, be completed within 5 working days.
- Where this is not the case Ryan Asset reserve the right to commence the repairs and will, where deemed necessary, arrange an independent engineers report with the fee payable by the hirer.

16.3 Where repairs are delayed unreasonably, Ryan Asset will charge for loss of use of the vehicle.

16.4 Any charges resulting from misuse or damage, which occurred due to negligence on behalf of the hirer, would be re-charged.

16.5 We adhere to follow the BVRLA recommendations in accordance with fair wear and tear guidelines.

16.6 You are not permitted to carry out any repairs yourself without prior consent. Please contact us on 01403 711 370 to discuss.

16.7 Where damage has been incurred at the fault of the hirer and the hire is required to be extended in order to repair the vehicle, the hirer is liable for the cost of the extended hire until the repairs are complete. This is subject to an administration fee of £35.00 + VAT if Ryan Asset have to organise this.

17. TOTAL LOSS

17.1 Where the accident damage to the hire vehicle, under the customers own insurance is severe enough to result in "write off" or "total loss" of the vehicle, the rental charges will continue to be invoiced and collected, until a settlement offer has been agreed and received. The settlement figure imposed would equate to the value of the vehicle at the time of the incident, according to Glass's Guide (retail) adjusted for mileage. We would not accept reimbursement based on the purchase cost of the vehicle, nor would we apply the purchase price of an equivalent replacement vehicle.

18. PROHIBITED ACTIONS/ACTIVITIES

18.1 The hirer MUST NOT under any circumstances engage in any of the following prohibited actions/activities;

- Drive the vehicle when it is not deemed road legal (no MOT etc)
- Use the vehicle/s for hire/reward e.g. for purposes of a taxi company/uber/courier companies etc
- Sub-lease the vehicle/s to another individual or company
- Use the vehicle/s for any form of racing including illegal street racing, rally driving or track driving etc.
- Allow the vehicle to be driven by an uninsured driver
- Allow the vehicle to be driven by someone without a full UK Drivers Licence
- Use the vehicle for driving lessons or a driving test
- Tamper with the vehicle's mileage instruments
- Use the vehicle to engage in any criminal activity

18.2 If it is brought to Ryan Assets attention that the vehicle/s have been involved in any of the above, you will be in breach of contract, your account will be stopped and you will be blacklisted from hiring with Ryan Asset again.

18.3 Ryan asset will also seek appropriate legal action and dependent on the nature of the breach, you will be reported to the Police and we shall seek intended prosecution. Of which all legal fees will be sought after as a result.

18.4 Should the vehicle/s be impounded by the Police as a result of any of the above or for any other reason, it is the Hirer's full responsibility to pay for any and all costs in relation to impound/recovery fees and these shall also be subject to an administration fee of £35.00 + VAT.

19. FINES/PENALTIES/CHARGES

19.1 All hires will be subject to any additional costs associated with the delivery or collection of a vehicle such as ferry, bridge, congestion, tunnel etc. and these will be added to the rental invoice.

19.2 The hirer will be responsible for all parking fines, road traffic offences and other associated fines during the period of hire.

19.3 We will impose a non-negotiable administration fee of £35.00 + VAT to administrate these. This will be irrespective of whether the rental agreement has been signed by the hirer or a representative of the hiring company.

19.4 Where possible fines and penalties will be transferred to the hiring company or individual. Hirers take fully responsibility for all fines and charges relating to the vehicle, whilst the vehicle is in their possession and on hire.

19.5 If you are a company and it is requested by a member of the Ryan Asset administration team, details of drivers must be submitted in a timely manner to administrate any parking or speeding fines. Failure to comply will result in liability being transferred to the name we have on the account.

19.6 All of our fleet vehicles will be added to our Dart and Congestion charge accounts, these will then be invoiced at the start of each month at the cost to the hirer.

19.7 It is the responsibility of the hirer to pay for all other road tolls, bridge/tunnel crossings etc for the duration of their hire. Failure to do so will result in a fine and Ryan Asset charge an additional administration fee of £35.00 + VAT to process these.

20. ANY ADDITIONAL CHARGES

20.1 Upon return of the vehicle when off hired a representative of Ryan Asset will complete a post-rental vehicle inspection sheet where if any of the following are found missing you shall be charged accordingly:

- Missing Sat Nav Module / SD Card - In Line with MRRP
- Missing Book Pack - In Line with MRRP
- Missing Locking Wheel Nut - In Line with MRRP
- Missing Car Mats - In Line with MRRP
- Missing Spare Wheel - In Line with MRRP

21. INVOICING

21.1 Our billing process is controlled at our Head Office: Ryan House, Star Trading Estate, Star Road, Partridge Green, RH13 8RA, facilitating accurate and timely invoicing.

21.2 If a vehicle is taken before the 15th of any given month an invoice will be issued until the end of said month. A direct debit will then be taken to ensure payment is received at the start of the following month. If a vehicle is taken after the 15th of any given month, an invoice will be issued until the end of the following month and a direct debit will be set up for the month after.

21.3 All individual hires for vehicles require a minimum of 1 month's rental in advance (subject to a discussion and confirmation from Ryan Asset) in the form of a holding deposit. The deposit will be returned to the customer/hirer subject to the return and condition of the vehicle when it is off hired.

21.4 At the time the deposit is taken, a Direct Debit (DD) form must be filled out. It is expected that invoices will be paid via DD.

21.5 Rental Invoices are billed 28 days in advance.

21.6 Bounced DD's and late payments will be subject to a non-negotiable administration fee of £35.00 + VAT.

21.7 Any fees relation to "Ryan Asset Table of Charges" will be taken by direct debit unless it is a charge in relation to the post rental inspection (3.5)

21.8 If you are aware that there are circumstances that may affect your ability to pay your invoice or that your DD may bounce, please contact our office as soon as possible before the missed payment on 01403 711 370 and ask to speak to our Accounts team to discuss alternative payment.

22. PRICES

22.1 Rates are quoted in £'s sterling and are exclusive of VAT.

22.2 Ryan Asset reserves the right to apply a Rate Percentage Increase (RPI) in the event of increases in tax or market trends on vehicles, however you will be notified of this in advance.

22.3 Early reviews may take place if there are changes outside our control such as government policy changes in VAT or RFL, these increases/decreases are outside of our control and we may need to increase or decrease your monthly rate.

23. VAT

23.1 The appropriate rate of VAT will be charged and itemised on invoices issued. Separate invoices can be raised for accidental damage or fine charges.

24. UNAUTHORISED EXTENSIONS

24.1 All vehicles must be off hired at the previously agreed date and time written on their Rental/Hire agreement. It is possible to extend your hire with prior notice to our office subject to the availability of the vehicle/s.

24.2 Should you not return or arrange for delivery/collection of the vehicle/s and no effort is made you the hirer or associated company representative this will be deemed as an unauthorised extension of hire.

24.3 Unauthorised extensions are charged at the following rates:-

- 1-7 days = 150% of the 28 day rental pro-rata at a daily rate + VAT
- 8+ days = 200% of the 28 day rental pro-rata at a daily rate + VAT

24.4 Failure to correspond with our office when entering into an unauthorised extension period may result in us reporting the vehicle as stolen to the Police which could lead to your arrest and prosecution – all associated costs resulting from this will be the liability of the hirer.

25. BREACH OF CONTRACT

25.1 Ryan Asset Management LTD reserves the right to impose a penalty against any client/customer/hirer/company etc. who breaches general or specific terms and conditions set out within these terms of business agreement. The value of the penalty will reflect the financial losses that Ryan Asset sustains as a result of the nature and seriousness of the breach.

26. COMPLAINTS

26.1 Ryan Asset tries to prevent complaints by ensuring that our staff offer the best possible service and that our vehicles are maintained to an exceptionally high standard.

26.2 Minor complaints can be verbally discussed with your Account Manager/Sales Representative.

26.3 Any formal complaints (either written or verbal) should be directed to our Senior Management Team, who will acknowledge within 24 working hours.

26.4 A copy of our complaint's procedure can be found on our website.

27. TREATING CUSTOMERS FAIRLY

27.1 We always aim to treat you fairly. This means that we will always endeavour to:

- Conduct our business with due skill, care and integrity
- Deal with any complaint sympathetically and independently of the colleague to whom the complaint is directed
- Respect your confidentiality

28. DATA PROTECTION ACT

28.1 The information that you have provided on the Rental Agreement and within the Terms set out within this document will be used by Ryan Asset to fulfil the order/contract that you have placed with us. The information is held securely and may be to speed up any organisation outside this company for example when transferring liability of parking fines etc. A copy of our data protection policy can be found on our website.

29. ENTIRE AGREEMENT

29.1 This Agreement constitutes the entire agreement and understanding between the parties hereto and no variation to this Agreement shall be binding unless agreed in writing by Owner.

Signed Date.....

Please Print Initials.....

If signing on behalf of a company:

Company.....

Position Held

Ryan Asset Table of Charges:

Administration fee	£35.00 + VAT										
Delivery & Collection	Case by case quotation – Suggested £0.80 p/m plus admin fee and fuel costings										
Abortive delivery/collection fee	£100.00 + VAT										
Refuelling charge	the UK average pump price with 10% refuelling surcharge										
Electric mileage under 50 miles	"discretionary" charge fee										
Ad-Blue light on top up fee	UK average Ad-Blue at retail price plus a 10% surcharge										
Keys	MRRP plus all costs + admin fee										
In car smoking charge	£500.00 + VAT										
Valeting – full valet charged	£60.00 + VAT										
Unauthorised extensions	<ul style="list-style-type: none"> • 1-7 days = 150% of the 28 day rental pro-rata at a daily rate + VAT • 8+ days = 200% of the 28 day rental pro-rata at a daily rate + VAT 										
Excess Mileage Charges: Based on the vehicle's P11D Value	<table> <tr> <td>Under £20,000</td><td>0.15ppm</td></tr> <tr> <td>£20,000 - £35,000</td><td>0.25ppm</td></tr> <tr> <td>£35,000 - £55,000</td><td>0.55ppm</td></tr> <tr> <td>£55,000 - £75,000</td><td>0.85ppm</td></tr> <tr> <td>£76,000+</td><td>1.25ppm</td></tr> </table> <p>All prices Ex VAT</p>	Under £20,000	0.15ppm	£20,000 - £35,000	0.25ppm	£35,000 - £55,000	0.55ppm	£55,000 - £75,000	0.85ppm	£76,000+	1.25ppm
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£76,000+	1.25ppm										
Fines/PCN etc	All subject to £35.00 + VAT admin charge										
Missing items	<ul style="list-style-type: none"> • Missing Sat Nav Module / SD Card - In Line with MRRP • Missing Book Pack - In Line with MRRP • Missing Locking Wheel Nut - In Line with MRRP • Missing Car Mats - In Line with MRRP • Missing Spare Wheel - In Line with MRRP 										
Bounced DDs & Late Payments	all subject to £35.00 + VAT admin charge										

Ryan Asset Management Limited/Ryan Vehicles/Ryan Canter Club

Rental Hire Agreement

Ryan House,
Star Road Industrial Estate,
Partridge Green
West Sussex
RH13 8RA

Tel No: 01403 711 370

Staff Member:

Date:



Hirer Name

Address

Telephone (home/work/mobile)

Email address

Date of Birth

Copy of licence Received

Driving Licence Number

Licence Check Performed

Notes:

Agreement No#

Vehicle Reg No#

T.O.B Sent:

Car Make:

Vehicle Booked out on IVECH:

Car Model:

Mileage at Start of Hire:

Car Colour:

Over 2k p/m Excess Mileage charged at:

Hire Start Date:

Hire End Date:

Initial Rental:

Deposit Amount:

Agreed Term:

Deposit Received:

Monthly Rate:

Notes:

DD Form Completed:

DD Date:

DD Set Up:

Invoice No#

Dart & Congestion:

MOT & TAX:

Sig. Hirer..... Print Name.....

Sig. Lessor..... Print Name.....

Date.....



Instruction to your Bank or Building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

Ryan Asset Management Ltd
Ryan House Ryan Vehicle Centre
Star Road
Partridge Green
West Sussex RH13 8RA

Service user number

4 0 3 0 7 6

Reference

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Instruction to your bank or building society

Please pay Ryan Asset Management Ltd Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Ryan Asset Management Ltd and, if so, details will be passed electronically to my bank/building society.

Name(s) of account holder(s)

Bank/building society account number

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Branch sort code

--	--	--	--	--	--

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Signature(s)

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Date

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Banks and building societies may not accept Direct Debit Instructions for some types of account

DD12

This guarantee should be detached and retained by the payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Ryan Asset Management Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Ryan Asset Management Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Ryan Asset Management Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when Ryan Asset Management Ltd asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.