

# **CH Guidelines for the SEPA Core Direct Debit Mandate**

**Valid as of 1 February 2014  
(Version 1.6)**

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### 1. Introduction

This document describes the guidelines for the SEPA Core Direct Debit Mandate. The basis for this is the current SEPA Core Direct Debit Scheme Rulebook, which is published on the European Payments Council website:

[http://www.europeanpaymentscouncil.eu/content.cfm?page=sepa\\_direct\\_debit\\_\(sdd\)](http://www.europeanpaymentscouncil.eu/content.cfm?page=sepa_direct_debit_(sdd))

**The design of the SEPA Core Direct Debit Mandate is not set, only the contents thereof.**



### 3. SEPA Core Direct Debit Mandate – Translations into European Languages

The SEPA Core Direct Debit Mandate was translated into the various European languages. Each country has defined the respective national languages that are to be used. For Switzerland, the set national languages are German, French and Italian. For each country and language there is a translation document that shows the line numbers of the mandate, the English text and the translated text. The aim of the translations is to ensure that only the authorized text is used to create the mandates and that the debtors in each country receive the mandate text in their appropriate national language.

A separate German translation was defined for Switzerland which deviates formally from the German translation, e.g. for Germany, but not in terms of content. All German language versions can be used for a debtor in the German-speaking region as long as the corresponding text is published on the EPC website (see below). This means that it is no longer mandatory to use a text published in Germany for a debtor in Germany, a German text defined for Switzerland can also be used.

The field names must be written in one or more of the debtor's national languages, along with the English text, should the creditor be unable to determine the language of the debtor beyond doubt while creating the mandate. If needed, the same mandate can be printed in another language on the reverse side of the mandate.

The SEPA Core Direct Debit Mandate is published for each country and language at the following website:  
[http://www.europeanpaymentscouncil.eu/content.cfm?page=core\\_sdd\\_mandate\\_translations](http://www.europeanpaymentscouncil.eu/content.cfm?page=core_sdd_mandate_translations)

**Core SDD Mandate Translations**

The SEPA Direct Debit (SDD) mandate texts are being translated into all community languages and the translations are also being subjected to local legal checks. Each banking community has also taken the decision on which language(s) are to be used.

For each language there will be a document showing the mandate line number, the English text and the translated text. To date 27 completed translations have been received and they may be downloaded from the table below; the rest will follow. For the sake of clarity the full table is shown so that it is clear which translations may be expected.

The objective is to ensure that only approved texts are used from one authorized source, thereby ensuring an appropriate level of clarity and certainty on this point.

Country	Language(s)
Austria	see <a href="#">German</a>
Belgium	<a href="#">French</a> <a href="#">German</a>
Bulgaria	<a href="#">Bulgarian</a>
Czech Republic	<a href="#">Czech</a>
Cyprus	see <a href="#">Greek</a> see <a href="#">English</a>
Denmark	<a href="#">Danish</a>
Estonia	<a href="#">Estonian</a>
Finland	<a href="#">Finnish</a> <a href="#">Swedish</a>
France	<a href="#">French</a>
Germany	<a href="#">German</a>
Greece	<a href="#">Greek</a>
Hungary	<a href="#">Hungarian</a>
Ireland	see <a href="#">English</a>
Italy	<a href="#">Italian</a>
Latvia	<a href="#">Latvian</a>
Liechtenstein	see <a href="#">German</a>
Lithuania	<a href="#">Lithuanian</a>
Luxembourg	see <a href="#">French</a> see <a href="#">German</a>
Malta	<a href="#">Maltese</a>
Monaco	see <a href="#">French</a>
Netherlands	<a href="#">Dutch</a>
Norway	<a href="#">Norwegian</a>
Poland	<a href="#">Polish</a>
Portugal	<a href="#">Portuguese</a>
Romania	<a href="#">Romanian</a>
Slovakia	<a href="#">Slovakian</a>
Slovenia	<a href="#">Slovenian</a>
Spain	<a href="#">Spanish</a>
Spain	<a href="#">Basque</a> <a href="#">Catalan</a> <a href="#">Galician</a>
Sweden	<a href="#">Swedish</a>
Switzerland	see <a href="#">French</a> <a href="#">German</a> see <a href="#">Italian</a>
UK	<a href="#">English</a>

CONTACT European

The mandate samples for the SEPA Core Direct Debit are shown in section 8.

## 4. Requirements for the SEPA Core Direct Debit Mandate

A SEPA Core Direct Debit Mandate must be signed by the debtor. In regard to the collection, the creditor must convert the data in the mandate to electronic data. This mandate data must be provided by the creditor with each collection.

The signed mandate, a modified mandate and all documents and information pertaining to a revocation, a cancelation or an expiration of the corresponding mandate must be stored either in paper form (original) or in electronic form by the creditor himself or by an assigned third party.

The mandate must contain at least the mandatory field names, followed by blank spaces for filling in the required information. The title of the mandate is required to be "SEPA Core Direct Debit Mandate". The rules do not dictate either the type font or the color design. However, the creditor must ensure that all field names are well readable. Any potential existing agreements between the creditor and the debtor must be regulated outside lines 1-20 (see figure 1). The creditor's information and the payment method (one-off payment or recurring payment) can be preprinted.

The legally relevant text for the collection and debit authorization (authorization) in the SEPA Core Direct Debit Mandate must mandatorily contain the following wording. The authorization text was adapted to these guidelines with Version 1.6; however, a mandate containing the authorization text before this adaptation was made remains valid.

### **Authorization text included in the CH Guidelines Version 1.6:**

*With your signature on this mandate, you authorize, on the one hand, (creditor's name), to instruct your financial institution to directly debit your account and, on the other, you authorize your financial institution to debit your account according to the instructions from (creditor's name).*

*You are entitled to a refund of the debited amount from your financial institution according to the conditions agreed with them. A refund must be requested within eight weeks of the debiting of your account.*

### **Previous authorization text according to the CH Guidelines Version 1.5:**

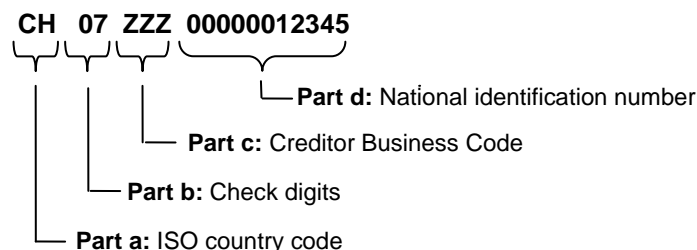
*By signing this mandate form, you authorize (A) [Name of Creditor] to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from [Name of Creditor].*

*You are entitled to a refund of the debited amount from your financial institution according to the conditions agreed with them. A refund must be requested within eight weeks of the debiting of your account.*

The creditor can supplement the optional sections "Please return to", "Creditor's use only" and "Debtor's name and logo". This information or instructions for debtors must be placed on the same page as the signature. The reverse side of the mandate may not contain any agreements or information that could be understood by the debtor as components of the mandate. The section "Creditor's use only" may only be filled in by the creditor after receipt of the mandate signed by the debtor.

## 4.1 Creditor Identifier

The Creditor Identifier in Switzerland is structured as follows:



The Creditor Identifier is required for the issuing of SEPA Direct Debit Mandates as well as for the collection of SEPA Direct Debits. It unambiguously identifies the creditor and can be used with all financial institutions participating in the SEPA Direct Debit Schemes throughout the entire SEPA. The same identification number can be used for both the SEPA Core Direct Debit Scheme and the SEPA B2B Direct Debit Scheme.

The request for the issuing of an identification number is to be made exclusively by the creditor's financial institution to the central issuing authority at SIX Interbank Clearing.

An identification number is issued for each creditor, which contains the "creditor business code" ZZZ (part c). With the "creditor business code" the creditor also receives the option of defining various business fields internally (same creditor and address). This code is not relevant for the unambiguousness of the identification number.

Should changes arise regarding information pertaining to the creditor (e.g. change of name, change of legal form, etc.), no new Creditor Identifier is to be applied for. The same also goes for address changes (e.g. street) and for bank account switching. The creditor must demonstrate, however, at the request of its financial institution that his identity remains the same notwithstanding any such changes.

If a company in entirety is transferred to a new legal entity, the Creditor Identifier of the company being taken over is to be used. The creditor's former Creditor Identifier is to be returned to its financial institution for deletion.

## 4.2 Mandate reference

A mandate reference, issued individually by the creditor, must be unique and thus unambiguous for each Creditor Identifier within a scheme (SEPA Core Direct Debit Scheme or SEPA B2B Direct Debit Scheme) and can, for example, contain the customer number. Only parts a, b and d of the identifier are relevant for checking the unambiguousness of the mandate reference; part c, the "creditor business code" does not play a role in the verification. It is not permitted to issue the same mandate reference for two different creditor business codes in one identifier.

The mandate reference contains a maximum of 35 alphanumeric positions.

## **5. Standard and combined form of the SEPA Core Direct Debit Mandate**

The mandate can be prepared as a separate document: the so-called standard mandate form. An alternative to this is represented by the combined mandate form, which contains both the information about the contract between the creditor and debtor and the SEPA Core Direct Debit Mandate in the same document/on the same page. With the combined form, the contract part may not be separated from the mandate part. Both must appear on the same side (see the sample in section 8.2).

Creditors that prefer to use the mandate as a combined form in a publication, such as in a magazine, must still adhere to the guidelines listed in section 4.

## **6. Use of the SEPA logo**

The SEPA logo can be used in the SEPA Core Direct Debit Mandate (see the sample in section 8.1.3). It exists in a single language and double language version on the European Payments Council (EPC) website and can be downloaded.

[http://www.europeanpaymentscouncil.eu/content.cfm?page=sepa\\_logos](http://www.europeanpaymentscouncil.eu/content.cfm?page=sepa_logos)

Use of the SEPA logo must meet the conditions of the European Payments Council (Terms and Conditions SEPA Logo), which are listed on the EPC website:

[http://www.europeanpaymentscouncil.eu/knowledge\\_bank\\_detail.cfm?documents\\_id=111](http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=111)

## 7. Field names of the SEPA Core Direct Debit Mandate

The following field names are provided as a guideline for the standard and combined form of the mandate. The field names must be listed in the mandate in the order in which they are listed here.

CR = Creditor, DEB = Debtor

Line no.	Field name, element	To be filled in by	Mandate form	
			Standard	Combined
Header	SEPA Core Direct Debit Mandate	CR	Mandatory	Mandatory
Header	Mandate reference	CR	Mandatory <sup>1</sup>	Mandatory <sup>1</sup>
Header	The CR's name and logo	CR	Optional	Optional
Authorization	Text for the collection and debit authorization	CR	Mandatory	Mandatory
1	Name of the debtor(s)	DEB	Mandatory	Mandatory <sup>2</sup>
2	The DEB's street name and number	DEB	Mandatory	Mandatory <sup>2</sup>
3	Postal code and city	DEB	Mandatory	Mandatory <sup>2</sup>
4	Country	DEB	Mandatory	Mandatory <sup>2</sup>
5	Account number - IBAN	DEB	Mandatory	Mandatory
6	The DEB's bank name and BIC	DEB	Mandatory	Mandatory
7	Creditor's name	CR	Mandatory <sup>3</sup>	Mandatory <sup>3,4</sup>
8	Creditor Identifier	CR	Mandatory	Mandatory <sup>4</sup>
9	Street name and number	CR	Mandatory <sup>3</sup>	Mandatory <sup>3,4</sup>
10	Postal code and city	CR	Mandatory <sup>3</sup>	Mandatory <sup>3,4</sup>
11	Country	CR	Mandatory <sup>3</sup>	Mandatory <sup>3,4</sup>
12	Type of payment: recurrent payment or one-off payment	CR	Mandatory	Mandatory
13	Location and date of the signature(s)	DEB	Mandatory	Mandatory
Signature	Field for the signature(s)	DEB	Mandatory	Mandatory
14	Debtor identification code	DEB	Optional	Optional
15	Person on whose behalf payment is made (third-party)	DEB	Optional	Optional
16	Debtor reference party (third-party)	DEB	Optional	Optional
17	Party on whose behalf the Creditor collects the payment	CR	Optional	Optional
18	Name of the Creditor reference party	CR	Optional	Optional
19	Identification number of the underlying contract	CR	Optional	Optional
20	Description of contract	CR	Optional	Optional
Info	Please return to	CR	Optional	Optional
Info	Creditor's use only	CR	Optional	Optional

Table 1: Overview of field names

<sup>1</sup> The mandate reference is not known in every case when the debtor signs. The mandate reference must be disclosed to the debtor by the creditor as soon as possible; however, at the latest by the date on which delivery of mandate data (together with the SEPA Core Direct Debit collection) to the creditor's bank takes place.

<sup>2</sup> If these elements are already contained in the combined mandate form, they need not be repeated in the mandate part.

<sup>3</sup> If the creditor preprints this element, it is possible to combine them in a single field or to display it integrated within the creditor's logo.

<sup>4</sup> If these elements about the creditor in the combined mandate form are already contained in the contract part, they need not be repeated in the mandate part.

<sup>5</sup> The **BIC of the debtor's financial institution must be included in the SEPA Core Direct Debit Mandate until 31 January 2016.**



## 8. Design sample for the SEPA Core Direct Debit Mandate

Design options for the SEPA Core Direct Debit Mandate are depicted in the following. The starting point here is a SEPA Core Direct Debit Mandate with a debtor in the German-speaking area and a creditor holding an account in Switzerland.

### 8.1 Standard form of a SEPA Core Direct Debit Mandate

#### 8.1.1 Recurrent SEPA Core Direct Debit (German)

- No optional elements

<b>LOGO, Muster AG, Beispielstrasse 1, 8000 Zürich, Schweiz</b>	
Identifikationsnummer des Zahlungsempfängers: CH07ZZZ00000012345	
<hr/>	
<b>SEPA-Basislastschrift-Mandat</b>	
Mandatsreferenz: ABCD01	
<hr/>	
<i>Mit der Unterzeichnung dieses Mandats ermächtigen Sie einerseits die Muster AG, Ihr Finanzinstitut anzuweisen, Ihr Konto mittels Lastschrift zu belasten, und andererseits ermächtigen Sie Ihr Finanzinstitut, Ihr Konto entsprechend den Weisungen der Muster AG zu belasten.</i>	
<i>Sie haben gegenüber Ihrem Finanzinstitut, gemäss den mit ihm vereinbarten Bedingungen, ein Recht auf Rückerstattung des belasteten Betrages. Eine Rückerstattung muss innerhalb von acht Wochen seit der Belastung Ihres Kontos verlangt werden.</i>	
Name des Zahlungspflichtigen	_____
Strasse und Hausnummer	_____
Postleitzahl und Ort	_____
Land	_____
Kontonummer – IBAN	_____
Finanzinstitut – Name und BIC	_____
Zahlungsart	Wiederkehrende Zahlung
Ort und Datum	_____
Unterschrift(en)	_____
<i><u>Hinweis:</u> Ihre Rechte zum obigen Mandat sind in einem Merkblatt enthalten, das Sie von Ihrem Finanzinstitut erhalten können.</i>	

## 8.1.2 Recurrent SEPA Core Direct Debit (English)

- No optional elements

**LOGO, Example Ltd, Street 1, 8000 Zurich, Switzerland**

Creditor Identifier: CH07ZZZ00000012345

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### **SEPA Core Direct Debit Mandate**

Mandate reference: ABCD01

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*With your signature on this mandate, you authorize, on the one hand, Example Ltd, to instruct your financial institution to directly debit your account and, on the other, you authorize your financial institution to debit your account according to the instructions from Example Ltd.*

*You are entitled to a refund of the debited amount from your financial institution according to the conditions agreed with them. A refund must be requested within eight weeks of the debiting of your account.*

Debtor's name \_\_\_\_\_

Street name and number \_\_\_\_\_

Postal code and city \_\_\_\_\_

Country \_\_\_\_\_

Account number – IBAN \_\_\_\_\_

Bank – name and BIC \_\_\_\_\_

Payment mode                      Recurrent payment

Place and date \_\_\_\_\_

Signature \_\_\_\_\_

Note:

*Your rights pertaining to the mandate above are contained in a datasheet, which you can obtain from your bank.*

### 8.1.3 One-off collection of a SEPA Core Direct Debit (English)

- Adjustments for the one-off core direct debit are marked in yellow
- No optional elements
- Horizontal format

Example Ltd Street 1 8000 Zurich Switzerland	Creditor Identifier: CH07ZZZ00000012345
-------------------------------------------------------	--------------------------------------------

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**SEPA Core Direct Debit Mandate – mandate reference: ABCD01**

*With your signature on this mandate, you authorize, on the one hand, Example Ltd, to instruct your financial institution to directly debit your account and, on the other, you authorize your financial institution to debit your account according to the instructions from Example Ltd.*

*You are entitled to a refund of the debited amount from your financial institution according to the conditions agreed with them. A refund must be requested within eight weeks of the debiting of your account.*

Debtor's name \_\_\_\_\_ Account number – IBAN \_\_\_\_\_

Street name and number \_\_\_\_\_ Bank – name and BIC \_\_\_\_\_

Postal code and place \_\_\_\_\_ Country \_\_\_\_\_

Place and date \_\_\_\_\_ Signature \_\_\_\_\_

Type of payment: **one-off payment** \_\_\_\_\_

*Note: Your rights pertaining to the mandate above are contained in a datasheet, which you can obtain from your bank.*

### 8.1.4 Recurrent SEPA Core Direct Debit, in 4 languages and with SEPA logo

- No optional elements
- In the 3 Swiss national languages and English; e.g. for sending a mandate to a Swiss debtor.

		<b>Muster AG, Beispielstrasse 1, 8000 Zürich, Schweiz</b>	
		CH07ZZZ00000012345 <i>Identifikationsnummer des Zahlungsempfängers/Identifiant du créancier/                  Codice identificativo del creditore/Creditor Identifier</i>	
<b>SEPA-Basislastschrift-Mandat</b> <b>Mandat de prélèvement SEPA de base / Mandato per addebito diretto SEPA di base/SEPA Core Direct Debit Mandate</b>		<div style="border: 1px solid black; padding: 5px; text-align: center;"> <b>ABCD01</b> </div>	
<p><i>Mandatsreferenz – vom Zahlungsempfänger auszufüllen                  Référéncie du mandat – à compléter par le créancier                  Riferimento del mandato – da indicare a cura del creditore                  Mandate reference – to be completed by the creditor</i></p>			
<b>SEPA-Basislastschrift-Mandat</b>  Mit der Unterzeichnung dieses Mandats ermächtigen Sie einerseits die Muster AG, Ihr Finanzinstitut anzuweisen, Ihr Konto mittels Lastschrift zu belasten, und andererseits ermächtigen Sie Ihr Finanzinstitut, Ihr Konto entsprechend den Weisungen der Muster AG zu belasten.  Sie haben gegenüber Ihrem Finanzinstitut, gemäss den mit ihm vereinbarten Bedingungen, ein Recht auf Rückerstattung des belasteten Betrages. Eine Rückerstattung muss innerhalb von acht Wochen seit der Belastung Ihres Kontos verlangt werden.	<b>Mandat de prélèvement SEPA de base</b>  En signant ce formulaire de mandat, vous autorisez Muster SA à envoyer des instructions à votre banque pour débiter votre compte, et votre banque à débiter votre compte conformément aux instructions de Muster SA.  Vous bénéficiez d'un droit à remboursement par votre banque selon les conditions décrites dans la convention que vous avez passée avec elle. Toute demande de remboursement doit être présentée dans les 8 semaines suivant la date de débit de votre compte.	<b>Mandato per addebito diretto SEPA di base</b>  La sottoscrizione del presente mandato comporta l'autorizzazione a Muster SA a richiedere alla banca del debitore l'addebito del suo conto e l'autorizzazione alla banca del debitore di procedere a tale addebito conformemente alle disposizioni impartite da Muster SA.  Il debitore ha diritto di ottenere il rimborso dalla propria Banca secondo gli accordi ed alle condizioni che regolano il rapporto con quest' ultima. Se del caso, il rimborso deve essere richiesto nel termine di 8 settimane a decorrere dalla data di addebito in conto.	<b>SEPA Core Direct Debit Mandate</b>  With your signature on this mandate, you authorize, on the one hand, Example Ltd, to instruct your financial institution to directly debit your account and, on the other, you authorize your financial institution to debit your account according to the instructions from Example Ltd.  You are entitled to a refund of the debited amount from your financial institution according to the conditions agreed with them. A refund must be requested within eight weeks of the debiting of your account.
Name des Zahlungspflichtigen/ Nom du débiteur/Nome del debitore/ Name of the debtor	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p><i>Name und Vorname/Nom du débiteur/Nome del debitore/Name of the debtor</i></p>		
Anschrift des Zahlungspflichtigen/ Votre adresse/Indirizzo/Your address	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p><i>Strasse und Hausnummer/Numéro et nom de la rue/Via e numero civico/Street name and number</i></p>		
	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p><i>Postleitzahl und Ort/Case postale et ville/Codice postale e località/Postal code and Town</i></p>		
	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p><i>Land/Pays/Paese/Country</i></p>		
Kontonummer des Zahlungspflichtigen/ Les coordonnées de votre compte/ Conto di addebito/Your account number	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p><i>IBAN</i></p>		
Finanzinstitut des Zahlungspflichtigen/ banque / banca / bank	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p><i>Name/Nom/Nome/Name</i></p>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p><i>BIC</i></p>	
Zahlungsart/Type de paiement/ Tipo di pagamento/Type of payment	<input checked="" type="checkbox"/> <i>Wiederkehrende Zahlung/Paiement répititif/                  Pagamento ricorrente/Recurrent payment</i> <input type="checkbox"/> <i>Einmalige Zahlung/Paiement unique                  pagamento singolo/One-off payment</i>		
Unterschrift(en)/Signature(s)/ Firma (Firme)/Signature(s)	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>		
	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p><i>Ort und Datum/Lieu et date/Luogo e data/Location and date</i></p>		
<p><i>Hinweis:                  Ihre Rechte zum obigen Mandat sind in einem Merkblatt enthalten, das Sie von Ihrem Finanzinstitut erhalten können.</i></p>			
Der Gebrauch des SEPA-Logos erfolgt gemäss den Bedingungen des European Payments Council./L'utilisation de la marque de SEPA est sous le permis de l'European Payments Council./L'uso del marchio di SEPA è sotto l'autorizzazione dal Consiglio europeo di pagamenti./Use of the SEPA logo is under license from the European Payments Council.			

### 8.1.5 Recurrent SEPA Core Direct Debit (Italian)

- No optional elements

**LOGO, Esempio SA, Via 1, 8000 Zurigo, Svizzera**

Codice identificativo del creditore: CH07ZZZ00000012345

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**Mandato per addebito diretto SEPA di base**

Riferimento del mandato: ABCD01

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*La sottoscrizione del presente mandato comporta l'autorizzazione a Esempio SA a richiedere alla banca del debitore l'addebito del suo conto e l'autorizzazione alla banca del debitore di procedere a tale addebito conformemente alle disposizioni impartite da Esempio SA.*

*Il debitore ha diritto di ottenere il rimborso dalla propria Banca secondo gli accordi ed alle condizioni che regolano il rapporto con quest'ultima. Se del caso, il rimborso deve essere richiesto nel termine di 8 settimane a decorrere dalla data di addebito in conto.*

Nome del debitore \_\_\_\_\_

Via e numero civico \_\_\_\_\_

Codice postale e località \_\_\_\_\_

Paese \_\_\_\_\_

Numero del conto – IBAN \_\_\_\_\_

Banca – nome e BIC \_\_\_\_\_

Tipo di pagamento Ricorrente

Luogo e data di sottoscrizione \_\_\_\_\_

Firma/e \_\_\_\_\_

Nota:

*I diritti del sottoscrittore del presente mandato sono indicati nella documentazione ottenibile dalla propria banca.*

### 8.1.6 Recurrent SEPA Core Direct Debit (French)

- No optional elements

**LOGO, Exemple SA, Rue d'Exemple 1, 1200 Genève, Suisse**

Identifiant du créancier: CH07ZZZ00000012345

---

**Mandat de prélèvement SEPA de base**

Référence unique du mandat: ABCD01

---

*En signant ce formulaire de mandat, vous autorisez l'Exemple SA à envoyer des instructions à votre banque pour débiter votre compte, et votre banque à débiter votre compte conformément aux instructions de l'Exemple SA.*

*Vous bénéficiez d'un droit à remboursement par votre banque selon les conditions décrites dans la convention que vous avez passée avec elle. Toute demande de remboursement doit être présentée dans les 8 semaines suivant la date de débit de votre compte.*

Nom du débiteur \_\_\_\_\_

Numéro et nom de la rue \_\_\_\_\_

Code postal et ville \_\_\_\_\_

Pays \_\_\_\_\_

Numéro de compte – IBAN \_\_\_\_\_

Banque – nom et BIC \_\_\_\_\_

Type de paiement Paiement récurrent/répétitif

Signé à lieu et date \_\_\_\_\_

Signature(s) \_\_\_\_\_

Note:

*Vos droits concernant le mandat ci-dessus sont expliqués dans un document que vous pouvez obtenir auprès de votre banque.*

## 8.2 Combined form of a SEPA Core Direct Debit

### 8.2.1 Recurrent SEPA Core Direct Debit as a contract component (newspaper publisher)

- Two optional elements (see table 1, the “Info” line): “Please return to” and “Creditor’s use only”. These adaptations are marked in yellow.
- The mandate reference will be completed by the creditor after the mandate is returned. This adaptation is marked yellow.

Newspaper publisher, Beispielstrasse 1, 8000 Zurich, Switzerland

Creditor Identifier:

CH07ZZZ00000012345

We wish to read “Name of newspaper XYZ” regularly.  
We wish to pay by means of the SEPA Core Direct Debit.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Street name and number

\_\_\_\_\_  
Postal code and place

\_\_\_\_\_  
Country

**Right to cancel newspaper subscription:** Lorem ipsum dolor sit amet, consectetur adipiscing elit.

**SEPA Core Direct Debit Mandate – mandate reference:** \_\_\_\_\_

(to be provided separately)

*With your signature on this mandate, you authorize, on the one hand, Newspaper Publisher AG, to instruct your financial institution to directly debit your account and, on the other, you authorize your financial institution to debit your account according to the instructions from Newspaper Publisher AG.*

*As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited.*

Account number – IBAN \_\_\_\_\_

Bank – name and BIC \_\_\_\_\_

Payment mode                      Recurring payments

Place and date \_\_\_\_\_

Signature \_\_\_\_\_

Note: Your rights pertaining to the mandate above are contained in a datasheet, which you can obtain from your bank.

Please return to  
Newspaper Publisher AG  
Customer Service  
P.O. Box  
CH-8000 Zurich

Please leave empty (will be filled in by  
the newspaper publisher):  
Customer no.: \_\_\_\_\_  
Issue: \_\_\_\_\_  
Start: \_\_\_\_\_