

## Overview Direct debit and refund right period (matrix)

Direct debit Contract	Actual Direct Debit	Actual Direct Debit after PSD- 1/11/09	SDD Europese Incasso
“Doorlopende Machtiging Algemeen” using mandates in writing or mandates by phone	Refund right period (no indication of reason) during <b>30 days</b>	Refund right period (no indication of reason) (PSD Art. 62.1.4 <sup>e</sup> alinea) during <b>8 weeks</b>	Refund right period (no indication of reason) (PSD Art. 62.1.4 <sup>e</sup> alinea) during <b>8 weeks</b>
“Doorlopende Machtiging Kansspelen (Lotteries)” using mandates in writing or mandates by phone	Written mandate: no refund right period Mandate by phone: refund right period during 5 working days	No refund right period (PSD Art. 62.1a and b)	Under discussion in EPC
“Eenmalige Machtiging” using mandates in writing or mandates by phone	Written mandate: no refund right period Mandate by phone: refund right period during 30 calendar days.	No refund right period (PSD Art. 62.1a en b)	Under discussion in EPC
“Eenmalige Actie Machtiging” using mandates in writing or mandates by phone	Refund right period during 30 calendar days	No refund right period	No refund right period applicable
“Doorlopende Machtiging Bedrijven”	Refund right period during 5 working days	Refund right period during 5 working days (PSD Art 51 lid 1)	B2B SDD No refund right period
“Doorlopende Machtiging Bedrijven” no refund right for debtor (auction-mandate)	No refund right period	No refund right period (PSD Art 51 lid 1)	B2B SDD No refund right period
“Machtiging Bouwnijverheid”	No refund right period	No refund right period (PSD Art 51 lid 1)	B2B SDD No refund right period