



Set Up a Direct Debit

TBE Investor User Manual

Use this guide to create and verify a Direct Debit mandate for an eligible linked bank account.

TBE INVESTOR HELP

This guide supports the BIG Exchange Investor Portal. The platform is powered by Zeta Wealth.

Before you begin

JOURNEY PURPOSE

Use this guide to create and verify a Direct Debit mandate for an eligible linked bank account.

What you will need

- A verified bank account already linked to TBE Investor.
- Authority to create a Direct Debit mandate for that bank account.
- Time to read the Direct Debit Guarantee and authorisation statements.

Important checks

- Start from a trusted TBE Investor link and check that the address begins platform.tbeinvestor.com.
- Confirm you are working in the correct investor account before submitting information.
- Never share passwords, bank-login credentials or verification codes with another person.
- Review every confirmation screen and retain any reference or document you may need.

Journey at a glance

Stage	Action
1	Open your profile
2	Open Manage bank accounts
3	Choose the bank account
4	Review and authorise
5	Confirm the mandate
6	Review submission confirmation
7	Check the mandate status

Step 1 — Open your profile

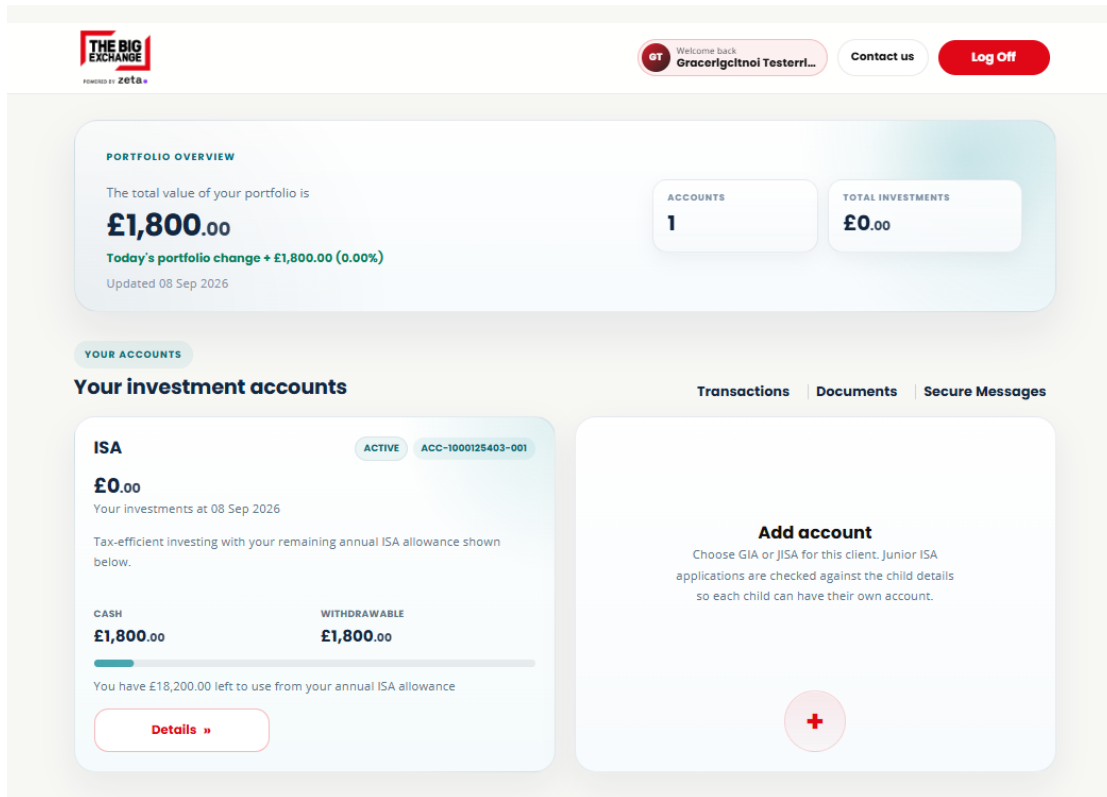


Figure 1. From the Account Dashboard, select your profile.

What to do

1. From the Account Dashboard, select your profile.

Check before continuing

- Check that the correct investor profile is displayed.

EXPECTED RESULT

The journey moves to the next screen or displays the status described above. Review the screen before continuing.

Step 2 — Open Manage bank accounts

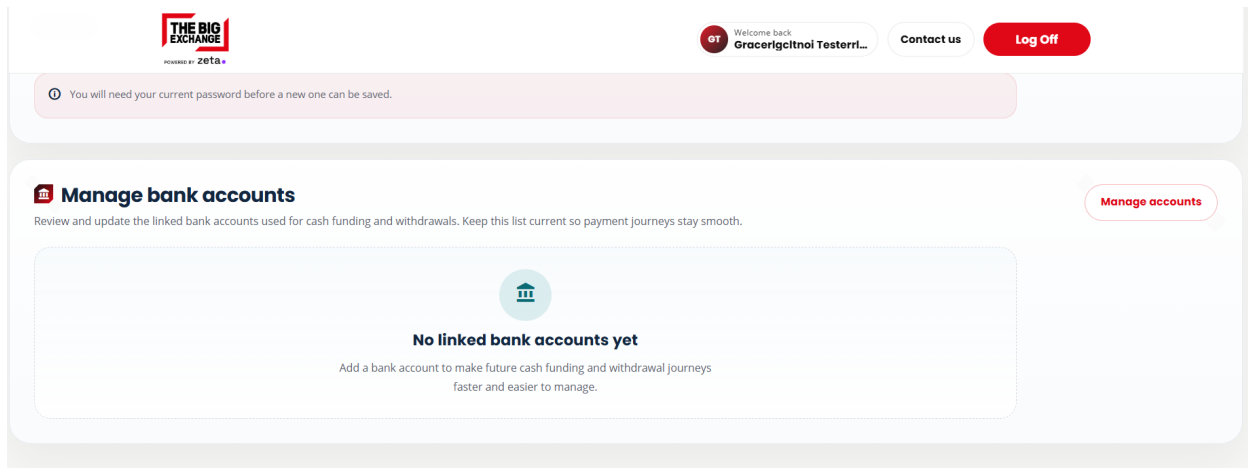


Figure 2. Scroll to Manage bank accounts and select Manage accounts.

What to do

2. Scroll to Manage bank accounts and select Manage accounts.

Check before continuing

- If there is no linked account, complete the Add Bank Account guide first.

EXPECTED RESULT

The journey moves to the next screen or displays the status described above. Review the screen before continuing.

Step 3 — Choose the bank account

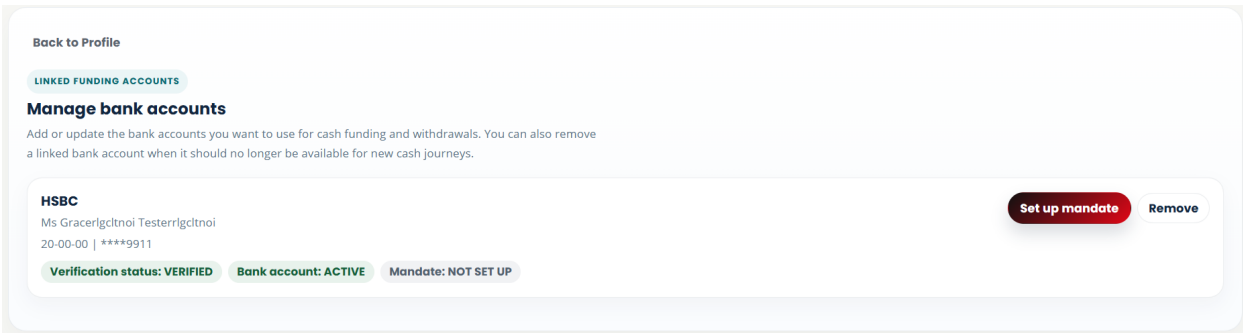


Figure 3. Locate the account you want to use and select Set up mandate.

What to do

3. Locate the account you want to use and select Set up mandate.

Check before continuing

- Check the bank name, masked account number and verification status.
- Do not choose an account you are not authorised to use.

EXPECTED RESULT

The journey moves to the next screen or displays the status described above. Review the screen before continuing.

Step 4 — Review and authorise

THE BIG EXCHANGE **zeta**

Accounts / Profile / Manage bank accounts / Direct Debit mandate

DIRECT DEBIT MANDATE

Set up a Direct Debit with confidence

By setting up a Direct Debit mandate, you are giving WealthKernel authorisation to instruct your bank to transfer money from your bank account to ours. Once you have set up the mandate, you will be able to set up payments via Direct Debit.

PAGE 1 Bank account **PAGE 2** Confirm details **PAGE 3** Mandate submitted

Bank account capture

Select the registered bank account and confirm the details to use for this Direct Debit mandate.

linked bank account
HSBC - ****9911

BANK NAME
HSBC

NAME ON BANK ACCOUNT
Ms Gracergltnoi Testerrigcltnoi

SORT CODE
****00

ACCOUNT NUMBER
****9911

Authorisation

WealthKernel requires these confirmations before a mandate can be submitted.

☐ I confirm that I am the account holder and am authorised to set up Direct Debit payments on this account

☐ More than one person is required to authorise Direct Debits

Your payments are protected by the **Direct Debit guarantee**.
GoCardless uses personal data as described in their [Privacy Notice](#).
Your email address will be passed on to GoCardless Ltd. for them to provide notifications of activity related to your Direct Debit.
If you have any questions about your direct debit please contact directdebits@wealthkernel.com.
You may cancel this Direct Debit mandate at any time by contacting WealthKernel or your bank.

Continue **Back**

Payments securely processed by GoCardless. GoCardless Ltd (company registration number 07408890) is authorised by the Financial Conduct Authority under the Payment Services Regulations 2017, registration number 5097190, for the provision of payment services.

Figure 4. Review the bank-account details and authorisation information, select the required confirmations, then select Continue.

What to do

- Review the bank-account details and authorisation information, select the required confirmations, then select Continue.

Check before continuing

- Read each declaration before selecting it.
- Confirm the account can be used for Direct Debits and that the details are correct.

EXPECTED RESULT

The journey moves to the next screen or displays the status described above. Review the screen before continuing.

Step 5 — Confirm the mandate

Accounts / Profile / Manage bank accounts / Direct Debit mandate

DIRECT DEBIT MANDATE

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PAGE 1 Bank account **PAGE 2** Confirm details **PAGE 3** Mandate submitted

Check your Direct Debit details

Below are the details we will use to set up your Direct Debit mandate. Please check that the details are all correct. You can go back to change or correct the bank account details.

BANK NAME HSBC	NAME ON BANK ACCOUNT Ms Gracergitlnoi Testerrigitlnoi	ACCOUNT NUMBER xxxx99ii
SORT CODE ****00	EMAIL ADDRESS Alex5785Test@mailsac.com	BANK STATEMENT WealthKernel will appear on your bank statement.

GoCardless uses personal data as described in their [Privacy Notice](#).
Your email address will be passed on to GoCardless Ltd. for them to provide notifications of activity related to your Direct Debit.
If you have any questions about your direct debit please contact directdebits@wealthkernel.com.
You may cancel this Direct Debit mandate at any time by contacting WealthKernel or your bank.

Confirm and set up mandate **Change account details**

Payments securely processed by GoCardless. GoCardless Ltd (company registration number 01405805) is authorised by the Financial Conduct Authority under the Payment Services Regulations (2017), registration number 501730, for the provision of payment services.

Figure 5. Review the Direct Debit summary and select Confirm and set up mandate. Use Change account details if anything is wrong.

What to do

5. Review the Direct Debit summary and select Confirm and set up mandate. Use Change account details if anything is wrong.

Check before continuing

- Review the Direct Debit Guarantee and mandate information.
- This is the submission step; make corrections before confirming.

EXPECTED RESULT

The journey moves to the next screen or displays the status described above. Review the screen before continuing.

Step 6 — Review submission confirmation

The screenshot shows the 'DIRECT DEBIT MANDATE' confirmation page. At the top, there's a navigation bar with 'Accounts / Profile / Manage bank accounts / Direct Debit mandate'. Below this, a header section says 'Set up a Direct Debit with confidence' and includes a brief explanation of the process. A progress bar shows three steps: 'PAGE 1 Bank account', 'PAGE 2 Confirm details', and 'PAGE 3 Mandate submitted', with the third step being the active one. A green 'OK' icon and the text 'Direct Debit mandate submitted' are prominently displayed. Below this, a message states: 'You will receive an email from GoCardless Ltd. within 2 working days confirming the Direct Debit mandate has been set up. You can now continue to set up your Direct Debit payment, or return to your portfolio.' A table shows the mandate status as 'Pending', the bank name as 'HSBC', and the account number as 'xxxx9911'. A 'Back to bank accounts' button is at the bottom. Fine print at the very bottom mentions GoCardless Ltd. and its regulatory status.

Figure 6. When Direct Debit mandate submitted appears, review the details and select Back to bank accounts.

What to do

- When Direct Debit mandate submitted appears, review the details and select Back to bank accounts.

Check before continuing

- The confirmation means the request was submitted; the final status is shown on the bank-accounts page.

EXPECTED RESULT

The journey moves to the next screen or displays the status described above. Review the screen before continuing.

Step 7 — Check the mandate status

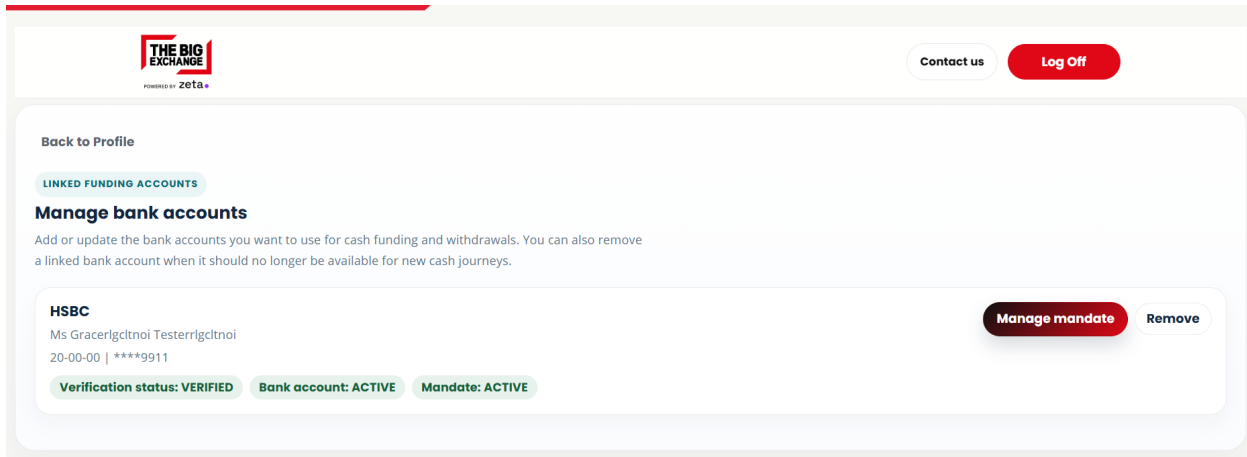


Figure 7. On Manage bank accounts, confirm that Mandate is ACTIVE for the selected bank account.

What to do

- On Manage bank accounts, confirm that Mandate is ACTIVE for the selected bank account.

Check before continuing

- Also check the bank-account and verification status labels.
- If the mandate is not active, do not assume future collections can proceed.

EXPECTED RESULT

The journey moves to the next screen or displays the status described above. Review the screen before continuing.

TBE INVESTOR HELP

Troubleshooting and safe support

Problem	Checks to make	Next action
Set up mandate is unavailable	Check that the account is linked and verified.	Complete or resolve bank verification first.
Account details are wrong	Do not confirm the mandate.	Select Change account details and correct the linked account.
Submission is interrupted	Return to Manage bank accounts and check the mandate status.	Submit again only if no mandate is shown.
Mandate is not active	Refresh or return later and recheck the status.	Contact TBE support if it remains inactive or shows an error.

Protect your information

- Do not send passwords, one-time codes or bank-login credentials to support.
- Provide the journey step, approximate time and exact non-sensitive error message.
- If you suspect unauthorised activity, stop and contact TBE support promptly.
- Sign out when finished, especially on a shared device.

DOCUMENT SCOPE

Screens and labels may change as the service is improved. Follow the current on-screen wording while applying the security and review checks in this guide. This TBE Investor help manual describes a platform powered by Zeta Wealth.