



Pen portraits

Terry Smart:

Payments Professor, Terry Smart is the leading expert on absolutely everything to do with Direct Debit. If Terry doesn't know it then quite simply it isn't worth worrying about. Not surprisingly, Terry manages all his family's outgoings with Direct Debit, so bills never get in the way of their busy lifestyle.

Sal Smart:

Sal Smart is the MD of Smart Info Tech Services, a flourishing IT business. As boss of her own small business, Sal uses Bacs Direct Credit to make sure all her business payments run smoothly. Sal loves a spot of retail therapy when she's not busy solving computer problems for her clients.

Becky Smart:

Becky Smart lives at home during holidays but is trying out independence with a room in her university's halls of residence during term-time. When she isn't studying – which, like many students, is certainly not all the time! – she's looking to make some pennies to supplement her student grant, working as a lifeguard at the local swimming pool. Becky's constantly on her mobile, texting or downloading music, and dad Terry has made sure her bill's always covered by setting up a Direct Debit.

Will Smart:

Will Smart lives and breathes football. He's the captain of his school football team and his dream is to one day play for England. He's also following in his dad's footsteps and is a whizz when it comes to numbers.

EZ the cat:

EZ the cat enjoys keeping No.1 Easy Street mouse free. Terry and Sal make sure EZ is always in tip top health and pay his pet insurance by Direct Debit!

Bob Smart:

Bob Smart keeps himself busy in his retirement tending to his immaculate garden. He also enjoys a game of bowls with his old work colleagues from the Council. Every year Grandpa Smart enjoys a winter cruise with his wife Rose. He is happy in the knowledge that while he is away all his bills will be taken care of with Direct Debit.

Rose Smart:

Doting Gran Rose Smart loves looking after her young granddaughter Jess. She keeps her mind active by competing with her friends at bingo and pays her monthly book club subscription by Direct Debit.

Aunty Kim:

Aunty Kim is mum to three month old baby Jess. After separating from her long-term boyfriend Ray, she is currently relying on Government credits. Her parents Bob and Rose are regular visitors to Kim's house and give her advice on how best to juggle household bills on a budget.