

Spring 2016

Volume 2

Issue 2

INSIDE EDGE

The Kent Cricket Heritage Trust A Message from the Chairman, Jo Rice



Inside this issue:

<i>Who was this</i>	2
<i>Then and Now</i>	2
<i>Wisdens for sale</i>	2
<i>Kent's Championship Successes—awards to players</i>	3
<i>Ex Libris</i>	3
<i>Recent Book</i>	4
<i>Kent Members' Library</i>	4
<i>Cranbrook's First-Class Claim to Fame</i>	5
<i>In Public View</i>	7



The winter period has been a busy time for the Trust. We have spent quite some time, under the indefatigable leadership of David Robertson, sorting through our book collection, and weeding out those which have no connection to Kent, or of which we have duplicates. David has also been hard at work re-cataloguing the entire collection, a massive task which is now about half done.

Your committee has also met specifically to consider our priorities, bearing in mind that we are an entirely volunteer-led team, with a huge task to undertake in protecting, developing and displaying the collection. With the advice of a life member, who is also a museum expert, we are

spending money on acid-free archive boxes and files to protect many of the very old files, scorebooks and minute books, which have until now been stored in a small back room at the top of the Woolley Stand (along with Les Ames' golf clubs!). We have also decided to spend money on protecting our collection of photographs, especially those of the capped players which hang all the way up the stairs in the pavilion, and of the county captains whose portraits also hang in the pavilion. The effect of sunlight on these photographs has in some cases already been rather disastrous, but we are optimistic we can take effective measures to ensure there is no further deterioration.

We will also, by the time you read this, have conducted an inventory of all the display spaces at the Spitfire St. Lawrence Ground, checking every room, stand and hospitality box for suitability for items that can be hung or displayed there. We hope that this exercise will open up many more places to display our treasures around the ground, and give everybody a feeling of ownership of our excellent collection.

We have also made plans to build and launch our own website, using contacts who will help us keep the costs to a minimum. If any member has particular knowledge of this specialist area, or knows somebody who does, please get in touch. Volunteers are needed for everything and anything.

Finally, as it is subscription time again, I want to thank all those who have renewed their subscriptions, especially those who have done so by Direct Debit, and we encourage all those who have not yet set up a DD to do so, as it is the most cost effective method for both parties.

We look forward to seeing as many of you as possible at the AGM on Tuesday May 10th, immediately after close of play on the third day of the Gloucestershire game.

Jonathan Rice

Who was this and what happened to him?

Recently to hand has come this photo from a family collection being disposed of. The photographer is of some distinction.



Jabez Hughes (1819-1884), from his studio in Ryde on the Isle of Wight, was photographer to Queen Victoria and the Royal Family. Hence the boy in the sailor suit clearly came from a family of some pedigree. He is William Matt (known as Matt) Torrens who played four matches for Kent as a wicket-keeper in 1890. Born on 19 October 1869 in Sundridge Park, Bromley, he followed his father Captain Arthur Torrens, 66th Berkshire Regiment, into the Eleven at Harrow in 1886 and 1887 and kept wicket at Lord's against Eton in both years. His early career was in banking but, following the death of his father in 1903 when he inherited Baston House, Hayes, he became a stockbroker.

A regular wicketkeeper in club cricket with Band of Brothers, Beckenham, Private Banks and, occasionally MCC, he came into the Kent side for four matches in 1890, one of five wicket-keepers called on that season. According to *Wisden* he 'kept wicket fairly competently until his hands gave way. He was a conspicuous failure against the Australians at Maidstone' (his last match) 'but he had cut his hand badly on the day of match and, would have acted wisely had he declined to play altogether'. In fact, he held a catch and conceded 16 byes, not unreasonable by

the standards of the day.

Matt Torrens scored 43 in the second innings of his debut match at Gloucester but thereafter his highest score was ten. In club cricket he scored centuries for Band of Brothers and for Private Banks. Baston House was sold and turned into flats and in the 1911 Census he was living in Prickly Wood, Hayes with his wife Alice (they married in 1906), a nurse and three servants. He died at 5 Lennox Gardens, Knightsbridge on 18 February 1931 leaving a fairly modest £534.

Thanks to Derek Carlaw's researches for the biographical details — Ed.

Howard Milton

Then and Now



. Sissinghurst Cricket Club 1991 & refurbishment and extension nearing completion April 2016

John Websper

Wisdens for sale

From time to time Kent Cricket receives donations of books and included amongst some collections are *Wisdens*.

We have a number of copies for sale, from the 1970s through to recent times in both hardback and limp cloth. All are generally in very good condition with the hardbacks having dust jackets. The hardbacks are priced at £3 each and the limp cloth £2.

If you are interested in any copies please contact David Robertson at the e-mail address on page 4 or via Kent Cricket.

The volumes are:-Hardback: 1995, 1996, 1998-2009 incl., 2011 & 2012. Limp Cloth: 1977-1988 incl. & 1990-1994 incl.

Kent's Championship Successes – Awards to Players

Over the years, Kent's Championship successes have been marked by the presentation of personal gifts, mainly items of silverware, to those players who have played their part in the Club's achievements.

This started in the first Championship of 1906 with the presentation of a silver cigarette box to players who also received the gift of personally inscribed cuff links from Lord Harris. In 1910 each player received a pair of silver candlesticks one of which was engraved with the player's name and the other inscribed "Kent County Cricket Club" with the Club's insignia. The base carries a replica of a set of stumps. In 1913 each of the Championship team received a magnificent silver paper knife, again personally inscribed with the recipient's name. The one in the Club's collection was donated by the family of Jim Swanton. It carries the inscription "*presented to Frank Woolley as a member of the 1913 Championship Winning Side*". The successful 1970 side were each presented with a cut glass decanter and six matching tumblers with the Club's insignia and inscribed "*Kent County Cricket Club 1970*" while in 1978, to mark the double success of the Championship and the Benson & Hedges Cup, the players each received a commemorative silver plate tray, suitably engraved.

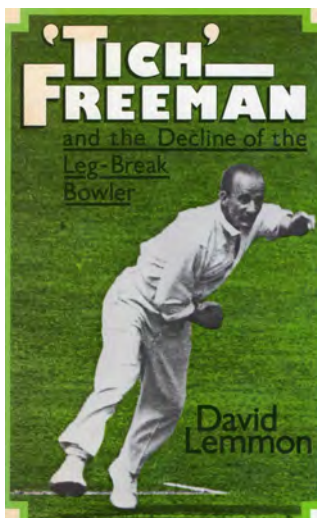
There have been occasions when the Club has also been the recipient of items recording the teams successes. In 1970 the Association of Men of Kent and Kentish Men awarded the Club its Edward Hardy Gold Medal. It is set in a polished wooden plaque and carries the names of the Championship Winning Team. After the successes of 1909 and 1910 the Club received the George Raggett Cup that carries the inscription "*Presented to Kent County Cricket Club as a souvenir of the Club having won the County Championship two years in succession, 1909-1910. E.W. Dillon, Captain. Dover, August 1910.*"

David Robertson

Ex Libris—A Favourite Kent Cricket Book remembered

'Tich' Freeman and the Decline of the Leg-Break Bowler, by David Lemmon

(George Allen and Unwin, 1982)



Alfred Percy Freeman was born in 1888, and by the time he finished playing for Kent in 1936, aged 48, he had become the second greatest wicket-taker of all time (after Wilfred Rhodes) and the greatest – bar none – county cricket wicket-taker, with 3340 wickets for Kent and another 436 for other teams. He took 350 wickets at Canterbury, 329 at Folkestone, and another 1255 wickets on seven other Kent grounds. He is the only man ever to have taken 300 wickets in a season, and holds several Kent records which will never be beaten. He was undoubtedly Kent's most successful bowler of all time if not necessarily their greatest (a hotly disputed title!). David Lemmon, a prolific cricket writer who died in 1998, tells the story of Tich (he stood five feet two inches), and compares his era with the state of leg-break and googly bowling in the 1980s. He prophesied the demise of the leg-break bowler's art altogether: the photo of Robin Hobbs is captioned "Last of the line?"

Of course, Anil Kumble and Shane Warne among others have gone on to prove that Lemmon was over-pessimistic, and even the England Test selectors have finally taken the plunge with Adil Rashid. Leg-break bowling, which Lemmon considered the most 'amateur' of bowling styles – that is to say, carefree and sometimes expensive – has defied the doom-mongers and still plays a major role in professional cricket around the world if not so much in Britain, so although Lemmon's basic thesis has been proved wrong, this slim volume is still worth reading for the light it throws on Free-

man's astonishing career.

Jo Rice

Copies of this book should be available from most cricket booksellers for just a few pounds. Failing that it is available from Amazon equally for a very small sum—Ed.

Who's Who at KCHT

President : Hon. Christopher Cowdrey

Trustees : Jamie Clifford - Kent Cricket CEO

David Robertson - Kent Cricket Honorary Curator

Howard Milton - Kent Cricket Honorary Statistician

Jonathan Rice - Kent Cricket Main Committee Member

Tony Kilbee - Kent Cricket Heritage Trust Treasurer

KCHT Committee

Chairman - Jonathan Rice - jnhrice@googlemail.com

Jamie Clifford - jamie.clifford.kent@ecb.co.uk

David Robertson - david.robertson81@btinternet.com

Howard Milton - howardmilton@btinternet.com

Tony Kilbee - skilbee@gmail.com

Derek Barnard - cricketologist@btinternet.com

John Websper - jhwebsper@freenetname.co.uk

Derek Miles - miles@twisdon.fsnet.co.uk

Kent Cricket Heritage Trust
Registered Charity Number 1154556
The Spitfire Ground, St Lawrence
Old Dover Road, Canterbury, Kent
CT1 3NZ

Inside Edge Contact

Feedback on this newsletter is always welcome as are suggestions for future contributions. The Kent Cricket Heritage Trust's committed interest is to all aspects of Kent cricket history, not just to the county club.

If you have something to say and/or contribute please contact Howard Milton at the e-mail address on this page or at 46 Elmfield Close, Gravesend, Kent DA11 0LP

Recent Book



Launched in 2004 by the then English Heritage (now Historic England) *Played in Britain* celebrates the architectural heritage of British sport. For while clearly the architecture of the multitude of public buildings from cathedrals to pillar boxes deserve recognition, sports grounds have over the years been almost completely ignored, despite the important place they have in people's lives. Be they grandstands, pavilions, wooden stands or any such structure to be seen on a sports arena, they have come under the gaze of those involved in this initiative and the outcome has been a number of superbly produced volumes covering the major conurbations of Britain.

The latest is *Played in London* covering every conceivable sports ground or structure in the Greater London area. This, of course, includes a number of cricket grounds in what we call Metropolitan Kent.

A4 in size and 360 pages long, with a mass of beautiful photographs and an informative text by Simon Inglis, a noted architectural historian, this is enormous value at £20. It is available

from bookshops, Amazon. playedinBritain.co.uk and Historic England on 01235 465577.

Howard Milton

Kent Members' Library

The library at Canterbury takes on a new look this season with a move back into the Cowdrey meeting room and a stock of newly acquired books that were generously donated to the Club by the family of a deceased member.

Although they are relatively recent publications, they make an interesting collection of county club histories, biographies, cricket from other countries, accounts of the Ashes and other Test series. There is also a good selection relating to Kent cricket.

We have been able to add some items to the reference section and the new venue provides facilities for members to sit quietly browsing and reminding themselves of great games and personalities of the past.

The library will be open during the lunch interval on all first-class and Royal London one day cup games and by special arrangement through me at other times on match days.



David Robertson

Cranbrook's First-Class Claim to Fame

Back in the middle of the nineteenth century, Cranbrook staged four matches which are nowadays regarded as "important", the equivalent to the "first-class" label of today's county matches. It is worth recalling that, for the period of some forty years from the 1820s, the south-western corner of Kent was indeed noted for the county's cricket – Hawkhurst staged two matches against Sussex and boasted a strong club; Benenden's famous son, Edward 'Ned' Wenman, became nationally recognized as a leading wicket-keeper and one of the first true all-rounders, and Benenden itself, for a small village, wielded much influence, playing several matches against a Kent county team; and then Cranbrook came more to the fore by the 1850s.

The first two of these important matches followed the establishment of the All-England Eleven in 1846 and its subsequent growth, founded as it was by William Clarke, 'The Old General', who had already found fame by popularising the Trent Bridge ground in his native Nottingham. Clarke, a successful underarm – though not necessarily slow - bowler, ran the AEE until just before his death in 1856. That the matches against Kent in 1850 and 1851 took place in Cranbrook may well have been due to the persuasive nature of Alfred Mynn, that mighty Kent player for many years, who hailed from nearby Goudhurst and who played for Clarke's AEE regularly from its very early days.



Ned Wenman

The AEE travelled the country and all members were professional, though none made the sort of money that Clarke, a serial entrepreneur in the modern vernacular, organised for himself. In July 1850, a match was arranged at Cranbrook against Kent, and the little market town prepared itself for its first important match. The venue is almost certainly what is now the Cranbrook School First XI pitch, known popularly as 'Big Side'. It was then part of Cranbrook town's recreation area some half-mile to the north side of the town itself, known as 'Upper Windmill Field'. Cricket and other pastimes had by then been played either on this field or the adjoining Ball Field, slightly closer to the town, for 100 years or so.

There is an extremely scarce booklet entitled *The Search for Pleasure, or Mr Illspeed's Trip to the Cranbrook Cricket Match* which describes the eponymous subject's "anticipation and preparation" for the match, itself the topic of "universal conversation". "The field was to be enclosed by canvas; giant marquees and stands were to be erected, flags flown, entertainment provided ..." A great social occasion therefore when Clarke brought his retinue of cricket professionals to town – it proved sadly something of an anti-climax as the match was disappointingly ruined by rain.

AEE's first innings of 137 was largely due to John Wisden's 22 and Sussex wicket-keeper Tom Box's 37. It was a strong AEE side countered by an equally strong Kent team – these were after all still the days of "The Good Old Kent Eleven" which could beat the best of England! The famous couplet by Prowse ran "And with five such mighty cricketers 'twas natural to win; As Felix, Wenman, Hillyer, Fuller Pilch and Alfred Mynn".

And all five of these famous cricketers were playing for Kent in this prestigious match, watched by so many from Cranbrook and around, one reason for all the excitement ahead of the encounter. Ned Wenman top-scored with 23 in Kent's innings of 99. The main bowling damage had been done to AEE in their first innings by William Hillyer, with four wickets even though nearing the end of his illustrious career, and Frederick Hollands with five. Hillyer indeed took his 1,350th wicket in important matches in this innings.

AEE reached 92 in their second innings, five wickets being captured by the Kent all-rounder with the 'gipsy curl', Thomas Adams. The rain however, which wiped out most of the second day's play, had the last word with Kent poised at 44 for five in their final reply, with Pilch at the wicket and Mynn, Wenman and Nicholas Felix yet to bat.

Rain also intervened a year later when Clarke brought his team to Cranbrook again in late July. The first day's play was cancelled. AEE reached 122 in their first innings, to which Kent responded with 107. Runs again for Benenden's Ned Wenman, with 30 – he reached 3,000 in important cricket during this knock - and 37 from Fuller Pilch. These two shared a long partnership which included, at one point, 32 consecutive 4-ball maiden overs bowled to them by Clarke and Daniel Day (of Surrey and Hampshire)! That feat was considered "a wonderful performance against two such commanding batsmen".

AEE were 84 for nine in their second innings when the match ended, Edgar Willsher (from nearby Rolvenden) taking three wickets, with arguably Kent again in the ascendancy.

It was another 11 years before Cranbrook saw another equally important cricket match. Though no doubt Upper Windmill Field was still in use, the venue was now Swifts Park, owned by Robert Tooth, a scion of the local Tooth dynasty, rich from hat-making to brewing (the name still is known in that regard in Australia), from banking to a wife with royal connections. Now known as Great Swifts, this is a large estate on the north side of Cranbrook, across the main present-day Waterloo Road from the then Upper Windmill Field. The ground is reckoned to be a large field to the south-east of the manorial house, close to the current public footpath from Cranbrook to Sissinghurst. In fact, the two grounds were only some 400 yards from each other.



The house at Swifts Park as in 1862-1863

Cranbrook Museum

Swifts Park, which Tooth acquired around 1848, had been used for cricket and other activities by the community for several years. In the year of the Great Exhibition, 1851, there is a report that the ground, "which everyone locally hoped would become the cricket ground for the county" staged a gala which included a cricket match "between 11 old men and 11 of the younger boys" from among "the inmates of the workhouse".

brook in May 1854 so that "the inhabitants can avail themselves of this noble and manly recreation". And, in August of that year, "A cricket match was played between 22 gentlemen of Cranbrook. The weather was somewhat unfavourable, but some very good play was exhibited. The match was followed by a dinner at the White Horse Inn".

At Swifts Park in July 1862, Kent took on Yorkshire and won narrowly by 12 runs. On this occasion, Fuller Pilch and Ned Wenman were the umpires in this relatively low-scoring match: Kent scored 61 and 153 against the visitors' 87 and 115. The differences were Willsher's ten wickets in the match and George 'Farmer' Bennett's 72 in the second innings – like Willsher, Bennett toured for England; unlike him, though, he had spent time in jail! It was noted that the "attendance was great; the cricket was fine, and the match gallantly and finely fought out until the very last wicket".



Cranbrook Museum

One assumes that this match was in Cranbrook so that local people could support Richard Mills, another star name from nearby Benenden, for whose benefit it was played. Mills had played as an all-rounder for many years for Kent; and he is known also for Ned Wenman and himself famously taking on the Isle of Oxney, two against eleven, in 1834 and beating them by 66 runs.

Cranbrook's final claim to 'first-class' fame was in July 1863 when Kent entertained Nottinghamshire in a one-sided match which saw six wickets in each innings and a hard-hit even 100 at number 8 in the order from the visitors' John 'Foghorn' Jackson, a fine professional all-rounder who toured Australia just a few months later. Kent subsided for 58 and 45, losing by a massive innings and 177 runs. "Great pains had been taken with the ground to render it in good condition for this match; it was enclosed with hop poles and canvas, and several huts were erected." William Wenman, son of Ned, was one of just three Kent men who reached double figures in this last 'important' encounter at Cranbrook – within a couple of years, William was to emigrate to Canada.

Just a few days later, however, there was another cricket match of some note at Swifts Park, when the Gentlemen of Kent entertained the South Wales Cricket Club in a 3-day match. Ned Wenman was umpiring again as Edward Mills Grace (elder brother of WG), opening the batting for the visitors, scored 49 out of 111 in the first innings and a mighty 129 out of 248 in the second. As he also captured six wickets in the Gentlemen's first innings and five in the second, there is little doubt as to, in more modern parlance, the "man of the match". Thus, the curtain fell on such cricket in Cranbrook.

There was, over the ensuing years, a little more cricket played at Swifts though this was either very much local or by Cranbrook School. Robert Tooth was obliged to sell Swifts in 1867, due to a shortage of funds if not bankruptcy. In the early 1870s, Col Boyd Alexander, father of two African explorer sons and a highly-regarded name in Cranbrook today, became the owner and there is a record of Cranbrook School Second XI using the Swifts pitch in the late 1880s – that may well have been the better pitch at the time as G G Hearne had been engaged by the School to re-lay the main wicket (thus, at Big Side) in 1887.



Cricket faded out of the Swifts' history at that point. The Alexander family owned the property until the 1930s and a later owner, the well-known Victor Cazalet, bought Swifts in 1936 and lived there until his death seven years later. The circles in which he moved brought many distinguished guests to Swifts – Neville Chamberlain and Anthony Eden, for instance – and the young actress Elizabeth Taylor lived on the estate for a few years as her parents were evidently old friends of Cazalet. An attractive thought on which to end

...

David Kelly

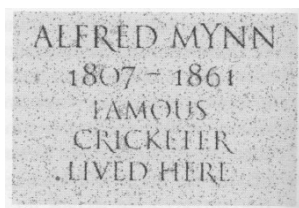
Reference:- Peter Allen— The history of Great Swifts. *The Cranbrook Journal* No. 16 2005. pp.3-7.

In Public View

During his playing career, a cricketer will be in the public eye as his performances are viewed and reported.

After retirement from the game, his name will not be forgotten as games and statistics are recalled. However few will achieve recognition with his name on permanent display for the public to view.

Some examples follow of how Kent players are in the public view starting with plaques at Bearsted, Southborough and West Malling, relating to Alfred Mynn, Kenneth Hutchings and Fuller Pilch.



Cricket is often reflected in the names of public houses, but they are usually in general terms such as The Cricketers and The Bat and Ball and it is not unknown for a pub to change its name. The Inn sign however may well include action by players who are instantly recognisable or where identity is the subject of debate.

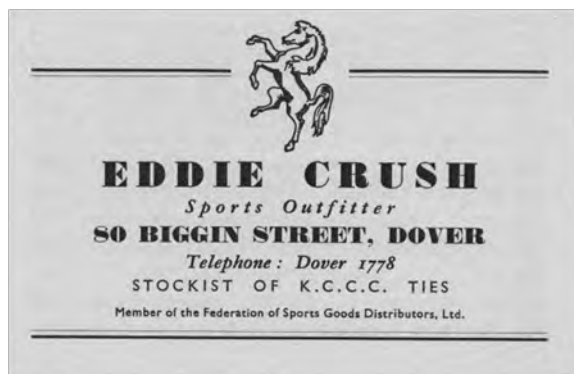


Fuller Pilch was also shown on an early inn sign of the Bat and Ball, Canterbury (as shown). The Cricketers in Canterbury was formerly known as The Kentish Cricketers and the sign featured the head and shoulders of Colin Blythe, Cuthbert Burnup, Lord Harris and Cloudeley Marsham and a later sign listed the names of Les Ames, Percy Chapman, Lord Cornwallis, Colin Cowdrey, John Evans, Francis Marchant, Lionel Troughton, Frank Woolley and Doug Wright..

It seems a shame that the sign could not have listed eleven players to form a team which is possible using street names in Maidstone bearing the same names as former players in batting order – Cowdrey Close (c), Wilson Close, Woolley Road, Ames Avenue (wk), Valentine Road, Chapman Avenue, Dixon Close, Underwood Close, Ridgway, Blythe Road and Freeman Way.



Some players have formed their own business with sports shops an option. The names of Hubble, Freeman and Ames have graced shop fronts in Maidstone and the Medway Town and Eddie Crush in Dover .



Stands at St. Lawrence bear the names of Kent legends Frank Woolley, Colin Cowdrey and Les Ames and In 2011 Kent Supporters were pleased to see them joined by two further legends when the Annexe Stand was named the Underwood and Knott Stand.

Ian Lambert



Kent Cricket Heritage Trust

Registered Charity Number 1154556

Please reply to

The Spitfire Ground, St Lawrence, Canterbury CT1 3NZ

April 2016

Dear Trust Member,

The Kent Cricket Heritage Trust is now in its third year of operation, and has made a strong start in its ambitions to manage and display Kent cricket memorabilia, as well as to provide an archive for research into cricket in the county. We have put on several displays and purchased six new display cabinets, which show off the Kent collection to excellent effect. Our quarterly newsletter, which you will now be reading, has already covered some fascinating issues on the heritage of cricket in Kent.

To continue to grow and thrive, the Trust needs members. We already have over 100 people who have pledged a minimum donation of just £10 a year to the Trust, and we would very much like that number to grow significantly.

I am taking the liberty of attaching a membership application form, which I hope you will fill out and send back to us. Without the support of Kent cricket fans like you, the Trust will not be able to do all the exciting things we are planning for the future, so we very much hope you will decide to join us.

We look forward to welcoming you as a member of the Trust.

With best wishes

A handwritten signature in cursive script that reads 'Jonathan Rice'.

Jonathan Rice
Chairman
Kent Cricket Heritage Trust

Kent Cricket Heritage Trust

Registered Charity Number 1154556

St Lawrence Cricket Ground, Old Dover Road, Canterbury, Kent CT1 3NZ

Tel : 01227 456886

Annual Donation £

Gift Aid Declaration - Past, Present & Future donations

Please treat as Gift Aid all qualifying gifts of money made

today	<input type="checkbox"/>
In the past 4 years	<input type="checkbox"/>
In the future	<input type="checkbox"/>

I confirm I have paid or will pay an amount of Income Tax and or Capital Gains Tax for the current tax year (6th April to 5th April) that is at least equal to the amount of tax that all charities and Community Amateur Sports Clubs (CASC's) that I donate to will reclaim on my gifts for the current tax year. I understand that all other taxes such as VAT and Council Tax do not qualify. I understand the Charity will reclaim 25p of tax on every £1 that I have given.

Donors Details

Title First Name or Initials Surname

Home Address

Postcode

Signature Date

Tel : email

Please notify the Charity if you :

- Want to cancel this declaration
- Change your name or home address
- No longer pay sufficient tax on your income and/or capital gains

If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief available to you, you must include all Gift Aid donations on your Self Assessment tax return or ask HM Revenue & Customs to adjust your tax code

Instructions to your Bank or Building Society to pay Direct Debits

Please fill in the whole form and send it to :

The Kent Cricket Heritage Trust, St Lawrence Cricket Ground, Old Dover Road, Canterbury, Kent CT1 3NZ



Name and full postal address of your Bank or Building Society Branch

Service User Number

To Manager
Bank
Or Building Society
Address

3. Branch sort code

4. Bank or Building Society Account Number

5. Reference
(Office Use Only)

6. Instructions to your Bank or Building Society

Please pay The Kent Cricket Heritage Trust from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with The Kent Cricket Heritage Trust and, if so, details will be passed electronically to my Bank/ Building Society.

Name(s) of account holder(s)

Banks and Building Societies may not accept Direct Debits for some types of account.

Signature(s) :

Date :

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society
- If the amounts to be paid of the payment dates change, The Kent Cricket Heritage Trust will notify you 30 days in advance of your account being debited
- If an error is made by The Kent Cricket Heritage Trust or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid
- You can cancel a Direct Debit at any time in writing to your Bank or Building Society

