

# Direct Debit

## What is direct debit?

Direct debit is an easy way to pay. We take payments direct from your bank or building-society account and pay them into your rent account. You are protected because we can only take an amount we have agreed with you. If the amount or date we take the payment changes, we will always tell you first.

## What if I don't have a bank account?

We can help you set up a bank account. If you would like to know more, please ring OneCALL on 0845 8 507 507 or call into your local service access point (the address is in your tenant handbook).

## Benefits

Most people prefer to pay bills by direct debit because it provides so many advantages, including the following.

**Peace of mind** – You know that your rent is being paid automatically and that you won't miss any payments.

**It's cheaper** – Save money by not having to travel to a PayPoint outlet.

**It's more convenient** – No more bus trips to the high street, no more parking charges and no more queuing up to pay your rent. Remember, you can set up your direct debit over the phone.

**It's more flexible for you** – You choose a date, from those available, that suits you best for making your payments.

## **Your Direct-Debit Guarantee**

If the amount you pay by direct debit or the date you make your payment changes, we will normally tell you seven working days before we take the payment from your account.

If we or your bank or building society make a mistake, your branch guarantees to give you a full and immediate refund of the amount you have paid.

Don't forget, you can cancel a direct debit at any time by contacting your bank or building society – but please tell us as well.

## **Common questions**

### **What information do I need to set up a direct debit?**

- The name and full address of your bank or building society
- The names of the account holders
- Your bank or building-society account number
- The branch sort code (see your chequebook)

### **What do I do if I want to ask a question about a direct debit?**

Call our Direct Debit Team on 01977 788632.

### **Can direct debits be paid from any account?**

Most current accounts at banks and building societies can be used to make direct-debit payments. Some special deposit accounts also allow them – just ask at your branch.

### **What if I set up a direct debit over the phone?**

We will send you written confirmation of your direct debit within three working days of you setting it up. Simply check the details and contact us immediately if you have a question or would like more information.

### **Can I ask another person to sign up by giving my details over the phone?**

Yes, but only with your permission. You will also need to be with them when they speak to us.

## Once the direct debit is set up, do I have to do anything?

No, other than making sure you have money in your account when the payment is due. It is a good idea to check your bank statement regularly to make sure that all your direct debits are going out of your account as shown on your written confirmation.

## Will the payment always be on the same day every week or month?

Normally, we will take your payments on the same day each week or month. If the date you are due to make a payment falls on a weekend or a bank holiday, we will take the payment just after that date, unless we tell you beforehand that the date has changed.

## What if you need to make any changes to my direct debit?

If either the amount you owe, how often you pay or the date you make a payment changes, we will tell you (normally seven working days) before we take the payment from your account.

## Can I cancel a direct debit?

Yes. If you need to cancel a direct debit, write to your bank or building society. It is also a good idea to send a copy of the letter to us.

## Can you take money from my account after I have cancelled the direct debit?

No. We have to have your permission before we can take money from your bank or building-society account.



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