

Frequently Asked Questions

- Q When will my account be debited?
You can choose to pay on the 2nd, 9th, 16th or 28th of each month
- Q Can I cancel a Direct Debit Instruction?
You can cancel a Direct Debit at any time by writing to or calling your bank / building society. You may also call Home Ownership Services.
- Q What type of account do I need to use Direct Debits?
Any bank or building society current account can be used to pay by Direct Debit. Some special deposit accounts now allow them too - just ask at your branch.



If you have any queries please call

Home Ownership Services

020 7527 7715



£10 ££££££££££££££
Just Rewards

Sign up for paying your annual service charges by Direct Debit and we will credit your service charge account with £10.



Please send the completed form to:

Freepost RSHH-SKKJ-USGH
Home Ownership Services
Homes for Islington
5 Highbury Crescent
LONDON
N5 1RN



Paying Annual Leasehold Service Charges by Direct Debit



improving housing through partnership



An easier way to pay

If you have a current account with a bank or building society you can set up a Direct Debit to pay the service charges each month. Paying by Direct Debit is the easiest way to pay - there are no cheques to write, no paper work or postage and no queuing. Payments are made for you by your bank or building society.

Direct Debit carries with it a number of safeguards to protect customers:

- You will always be advised at least 10 days in advance of any proposed changes to either the amount to be paid or the date giving you time to query any payment.
- You are free to cancel at any time by simply advising your bank or build society.
- You are entitled to a refund from your bank or building society in the unlikely event of an error ever occurring.



improving housing through partnership

Please send form to:
Freepost RSSH-SKKJ-USGH
Home Ownership Services
Homes for Islington
5 Highbury Crescent
London N5 1RN

Name and full postal address of your Bank or Building Society

To: The Manager	Bank / Building Society
Address	
Postcode	

Branch Sort Code

--	--	--	--	--	--	--

Bank / Building Society account number

--	--	--	--	--	--	--	--	--	--

Name(s) of Account Holder(s)

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

This guarantee should be detached and retained by the payer

Instruction to your Bank or Building Society to pay by Direct Debit



Service User Number

9 7 2 2 7 0

Reference Number (Service Charge Account Number) (Nine digits starting with 4)

--	--	--	--	--	--	--	--	--

FOR LONDON BOROUGH OF ISLINGTON OFFICIAL USE ONLY
This is not part of the instruction to your bank or building society

Your name
Your Address
Postcode

Please debit my account on (tick one box)

2nd 9th 16th 28th

Instruction to your Bank or Building Society

Please pay The London Borough of Islington Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Homes for Islington and, if so, details will be passed electronically to my Bank / Building Society.

Signature(s)	Date

The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Homes for Islington will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Homes for Islington to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Homes for Islington or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. -If you receive a refund you are not entitled to, you must pay it back when Homes for Islington asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may also be required Please also notify us.