



Name and full postal address of your Bank or Building Society

To: The Manager Bank / Building Society

Address

Postcode

Branch Sort Code

Branch Sort Code

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

Bank / Building Society account number

Bank / Building Society account number

Name(s) of Account Holder(s)

Name(s) of Account Holder(s)

Terms of the agreement

Date

I agree to pay £ per week/month toward my outstanding arrears with Homes for Islington on account number:



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

Originator's Identification Number **972271**

Please send form to:  
Freepost RLUX-CEKU-ZRBC  
Homes for Islington  
Former Tenants Department  
5 Highbury Crescent  
London N5 1RN

Reference Number (Rent Account Number)

Reference Number

Name

Address

Postcode

Please debit my account on the, (tick one box)

2<sup>nd</sup>  9<sup>th</sup>  16<sup>th</sup>  28<sup>th</sup>  of each month

**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 Date

Signature

Print Name



To see your account statement

You can see your statement online at [www.homesforislington.org.uk](http://www.homesforislington.org.uk)

You will need to enter your account number and the postcode of your former property.

You can request a printed statement by contacting the Income Control Section directly.

If you dispute any of the charges

Contact the Income Control Section on **020 7527 7006** or in writing at: **Income Control Section Homes for Islington** Highbury House, 5 Highbury Crescent London N5 1RN

Help and Advice

For help and advice, contact the Income Control Section (as above), where access to local Benefits and Legal advice services can be arranged.

Credit refunds

Any credits on your rent account can be obtained by writing to:

**Rent Control Homes for Islington**  
Highbury House  
5 Highbury Crescent  
London N5 1RN

*Please note: Requests for credit refunds must be made in writing.*

To have credits paid by BACS directly to your bank account you must supply:

- Name of bank
- Bank sort code
- Your account number
- Account name

To have credits paid by cheques you must confirm in writing:

- Your name as you want it to appear on the cheque
- Your current address

If you have any questions ring the Income Control Section on **020 7527 7006**.



প্ৰাক্তন ভাড়াটে ঋণ (Bengali)

Χρέος προηγούμενου(ης) ενοικιαστή(τριας) (Greek)

Dívida Anterior de Inquilino (Portuguese)

Deymanka Guri-ku jirihii Hore (Somali)

Deuda del antiguo inquilino (Spanish)

Eski Kiracı Borcu (Turkish)

## Former Tenant Debt

This leaflet contains important information for anyone who is giving up a Homes for Islington property or parking facility.

### What is former tenant debt?

Former tenant debt is money owed in connection with a property or parking facility you are giving up or have already given up.

### If your account closes with an outstanding debt, you must:

- Provide a forwarding address **and**
- Make an arrangement to pay the debt in full or by instalments

If you fail to do this, Homes for Islington will contact you seeking to recover the debt. A debt collection agency may then be appointed and legal action could be taken. This may result in your debt increasing due to legal costs.

### What contributes to former tenant debt?

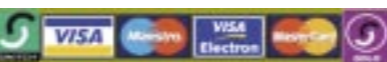
You will have a debt to repay on the account from your former occupancy if:

- You have outstanding arrears from the duration of your stay
- You have failed to return a full set of keys to the property – once you have given notice to end your occupancy, keys (including communal door keys, window lock keys and any store cupboard keys) must be handed back to Homes for Islington by 12 noon on the Monday after you leave the property. Failure to hand in keys will result in extra charges until the keys are returned
- You leave before your four weeks notice period is complete – you must complete a Notice of Termination form four weeks before the date you wish your occupancy to end. You will continue to be charged for those four weeks, even if you leave the property earlier (for parking facilities a 7 day notice period applies)

### Recharges

Homes for Islington will recharge you for the cost of:

- Clearing items or floor coverings you



leave in the property without our consent - the standard charge for clearance of a property is £290. Part of this charge will be made by adding two weeks charges to your account. You will then be invoiced separately for the remaining balance

- Damage – you will be charged for the cost of any damage to the property that we have to repair
- Unauthorised alterations – you may be charged for the cost of removing these

### How to pay your debt

To pay in full or to make an agreement to repay the debt by instalments, contact the Income Control Section on 020 7527 7006

The following ways to pay are available:

- **Bank Standing Order** – to set up a standing order call 020 7527 7006
- **Pay online** - click the 'IPay' symbol on the home page of the Homes for Islington website at [www.homesforislington.org.uk](http://www.homesforislington.org.uk). This can be accessed 24 hours a day
- **By Phone** - using your debit or credit card call 020 7527 7006 (8.30am-5.00pm Monday-Friday) or phone 0800 694 3344 (freephone) 8am-8pm Monday-Friday and 8am-12 noon Saturday or anytime to

020 7527 8000, where you pay in the usual way or using interactive voice recognition

- **In Person** - at the Post Office or PayPoint using your payment card
- **Direct Debit** – complete the attached direct debit form and return it to the freepost address provided

When paying by Direct Debt you must ensure you have sufficient funds available on the due date, otherwise you may incur charges from your bank or building society.

### The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme.
- If the amounts to be paid or payment dates change Homes for Islington will notify you at least 5 working days in advance of your account being debited or as otherwise agreed.
- If the error is made by Homes for Islington 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 by writing to your Bank or Building Society. Please send a copy of your letter to us.



This leaflet is about former tenant debt. If you need a translation or more information in your own language, please contact the Income Control Section on the 020 7527 7006

আপনি যদি নিজের ভাষায়, এটির অনুবাদ চান অথবা আরও তথ্য চান, তাহলে অনুগ্রহ করে আপনার এলাকার আবাসন অফিসের সঙ্গে যোগাযোগ করুন। টেলিফোন নম্বর নীচে দেওয়া হল। (Bengali)

Εάν χρειάζεστε μετάφραση ή περισσότερες πληροφορίες στη γλώσσα σας, παρακαλούμε να επικοινωνήσετε με το στεγαστικό γραφείο της περιοχής σας. Παρακάτω θα βρείτε τους σχετικούς αριθμούς τηλεφώνου. (Greek)

Se precisar de uma tradução ou de mais informações no seu idioma, contacte o gabinete de habitação (housing office) da sua área, pelos números indicados abaixo. (Portuguese)

### To complain, comment or compliment

Homes for Islington welcomes your feedback, whether you are unhappy and wish to complain, or you feel we have provided an excellent service.

Please speak to a member of staff or pick up the 'Complaints, comments and



Haddii aad u baahan tahay tarjumaad ama warar dheeraad ah oo luuqaddaada ah, fadlan la xiriiir sarkaalka guriyeynta nawaaxigaada. Lambarada telefoonadu waxay ku yaalaan hoos. (Somali)

Si necesita una traducción o más información en su propio idioma, por favor póngase en contacto con la oficina de alojamiento de su área. Encontrará los números de teléfono abajo. (Spanish)

Türkçe'ye çeviri gerekiyorsa ya da daha fazla bilgi almak istiyorsanız, yörenizdeki konut bürosuna başvurabilirsiniz. Telefon numaralarımız aşağıdadır (Turkish)

compliments' leaflet at your area office or visit our website at [www.homesforislington.org.uk](http://www.homesforislington.org.uk)

If you would like this document in another language, LARGE PRINT, audio tape, Compact Disc or in Braille please contact the Income Control Section.