

## Frequently Asked Questions

- Q** When will my account be debited?
- A** Payments will be taken on the 15th of each month or the next working day.
- Q** Can I cancel a Direct Debit Instruction?
- A** 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 sort of account do I need to pay by Direct Debit?
- A** 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.
- Q** How can I be sure that the service charges have been paid?
- A** Direct Debit payments appear on your bank or building society statement, but if you want information about a particular payment just contact your branch.
- Q** I pay by standing order. How do I change to direct debit?
- A** Complete this form and return it to us. Contact your bank to cancel the standing order.

If you have any queries call

Home Ownership Services  
020 7527 7715 / 7720

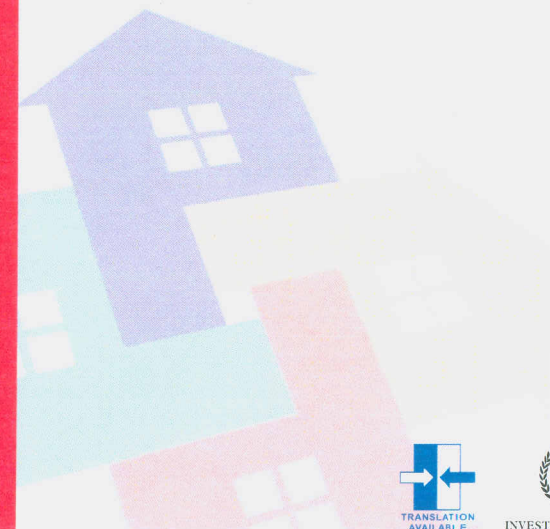
Address: 50 Isledon Road, London N7 7LP



Please send the completed form to:

Freepost RRJZ-BYEJ-EXGZ  
Homes for Islington Ltd  
Home Ownership Services  
50 Isledon Road  
London  
N7 7LP

Paying your  
**Housing Service Charges by**



# 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 your 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.

When we receive your Direct Debit we will write to you outlining the amounts to be paid over the forthcoming period.

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 the payment.
- You are free to cancel any time by simply advising your bank or building society.
- You are guaranteed a refund from your bank / building society in the unlikely event of an error occurring.

## Choice of payment dates

Please choose the day of the month the direct debit will be taken from your account

2<sup>nd</sup>  9<sup>th</sup>  16<sup>th</sup>  28<sup>th</sup>

If no date is chosen payments will be taken on the 16<sup>th</sup> of each month.

This information supercedes that given on the back of this form



Name and full postal address of your Bank or Building Society

To: The Manager	Bank / Building Society
Address	
Postcode	

Branch Sort Code

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Banks and Building Societies may not accept Direct Debit Instructions from some types of account

Bank / Building Society account number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Name(s) of Account Holder(s)


## The Direct Debit Guarantee

- 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 or payment dates change Homes for Islington will notify you at least 10 working days in advance of your account being debited or as otherwise agreed.



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

Originator's Identification Number

9 7 2 2 7 0

Please send form to:  
FREEPOST RRJZ-BYEJ-EXGZ  
Homes for Islington Ltd  
Home Ownership Services  
50 Isledon Road  
London N7 7LP

Reference Number (Service Charge Account Number)

S	C	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	/	<input type="text"/>
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Name
Address
Postcode

## 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

- 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.