

# 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.



Sign up for paying your annual service charges by Direct Debit and we will credit your service charge account with £20. You can opt to pay this into the Climate Change Fund if you so wish.

### Climate Change Fund

The Council and Homes for Islington have signed up to the Climate Change Partnership and are committed to reducing carbon emissions by 15% by the year 2010. The Council's Climate Change Fund has been created to support green energy and transport projects that will reduce carbon emissions throughout the borough. For further information go to [www.islington.gov.uk](http://www.islington.gov.uk)



If you have any queries please call

## Home Ownership Services

020 7527 7715 / 7720

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 Annual Service Charges



# 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 5 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 guaranteed a refund from your bank / building society in the unlikely event of an error ever occurring.



## 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

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

To: The Manager	Bank / Building Society
Address	
Postcode	

### Branch Sort Code

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

### Bank / Building Society account number

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### Name(s) of Account Holder(s)


### Reference Number (Service Charge Account Number)

S	C									/	
<small>letter</small>	<small>letter</small>	<small>number</small>	<small>number</small>	<small>number</small>	<small>number</small>	<small>number</small>	<small>number</small>	<small>number</small>	<small>number</small>	<small>letter</small>	<small>number</small>

Name
Address
Postcode

Please debit my account on (tick one box)

2nd  9th  16th  28th

We will credit your annual service charge account with £20. If you want this sum to be credited to the Council's Climate Change Fund please tick this box

### 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 take part in the Direct Debit Scheme.
- If the amounts to be paid or payment dates change Islington Council will notify you in 5 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Islington Council 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 writing to your Bank or Building Society. Please also send a copy of your letter to us.