

Paying your rent by direct debit

August 2011



Switch to paying your rent by direct debit and we will credit your rent account with a £10 payment for switching*

If you have a current account with a bank or building society you can set up a direct debit to pay your rent 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 have received your direct debit form we will write to you within 10 days to tell you when the direct debit will start and how much will be paid each month over the remaining year.

Here are some of the advantages of paying by direct debit:

- If there are any changes to the date or amount of your payment you will be given at least 5 days notice, so that you can contact us for more details.
- You can cancel the direct debit any time by advising your bank or building society.
- You are entitled to a refund from your bank or building society if a mistake occurs.

Frequently Asked Questions

Is direct debit the right payment method for me?

It is a simple and painless way to make regular payments. However, direct debit may not be suitable for all tenants, especially if you are claiming housing benefit. For more advice contact your income recovery team.

When will my account be debited?

You can choose to pay on the 2nd, 9th, 16th or 28th of each month.

Can I cancel a direct debit instruction?

Yes, you can cancel a direct debit at any time by writing to or calling your bank or building society. You should also let your income recovery team know if you decide to cancel your direct debit or if you want to amend the amount you pay each month.

What sort of account do I need to pay by direct debit?

Any bank or building society current account, including basic bank accounts can be used to make payments by direct debit.

How can I be sure that the rent has been paid?

Direct debit payments appear on your bank or building society statement, but if you want

Visit our website at

www.homesforislington.org.uk



information about a particular payment just contact your branch. We will send you a rent statement twice a year. You can see a mini-rent statement anytime by clicking the “Do it online” button on our website www.homesforislington.org.uk. Have your rent account number and full postcode ready as you will need them to view your rent statement online.

Should I pay in advance?

Yes. You must make sure your rent is paid up to the starting date of your new direct debit. If you are in arrears you can make additional payments by calling 0207 527 8000 using your debit or credit card.

I have an agreement with HFI to clear my arrears by instalments each month. Can I continue this arrangement by direct debit?

Yes. You must tick the box on the direct debit form which says “I would like to continue my arrears arrangement by direct debit” and we will add the agreement amount to your monthly payment until your arrears are cleared.

If you need to make an arrangement to pay an additional amount on top of your monthly direct debit to clear your arrears, please contact your income recovery team.

Contact us

All rent and income recovery services are now based at Highbury House, 5 Highbury Crescent, London, N5 1RN. Contact details are provided below:

Tel: 020 7527 5300

Fax: 020 7527 5365

Email: income.recovery@homesforislington.org.uk

**Only one Just Rewards payment for the first switch to direct debit or standing order*

Visit our website at

www.homesforislington.org.uk



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



Please fill in the whole form including official use box using a ball point pen and send it to the Freepost address below.

Service User Number

9 7 2 2 7 1

Please send form to:
Freepost RLUX-CEKU-ZRBC
Homes for Islington
Accountancy Revenue
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

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Bank / Building Society account

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Name(s) of Account Holder(s)

Reference Number (rent account number)

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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

I would like to continue my arrears arrangement by Direct Debit (if applicable)

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 London Borough of Islington and, if so, details will be passed electronically to my Bank / Building Society.

Signature(s)	Date

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

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 London Borough of Islington will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request London Borough of 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 London Borough of 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 London Borough of Islington asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.