



More than just a Landlord



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

Please fill in the whole form using a ball point pen and send it to:

Villages Community Housing Association Ltd.
16 The Croft
Stockbridge Village
Knowsley
L28 1NR

Originators Identification Number

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Reference Number (Tenancy reference)

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Name(s) of Account Holder(s)

Instruction to your Bank or Building Society

Please pay Villages Community Housing Association Ltd 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 Villages Community Housing Association Ltd and, if so, details will be passed electronically to my Bank/Building Society

Bank/Building Society account number

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I/We wish to pay monthly on: 1st * or 15th *
or weekly on Monday*

Branch Sort Code

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*Please tick your preferred date

Name and full postal address of your Bank or Building Society

To the Manager	Bank/Building Society
Address	
Postcode	

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 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 the payment dates change Villages Community Housing Association Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed.

If an error is made by Villages Community Housing Association Ltd 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 also send a copy of your letter to us.

Villages HOUSING

More than just a Landlord

At Villages Housing Association we are constantly looking for ways to improve the service we provide for our tenants. Presently we are reviewing our rent collection procedures and believe that payment by direct debit is the **most efficient, reliable** and **customer friendly method**, and would like to take this opportunity to invite you to start paying your rent by direct debit.

THE ADVANTAGES

- The amount can be changed at any time
- Villages take responsibility for making any alterations therefore no need for you to go to the bank
- Any alterations have to be agreed at least 10 days in advance of the change
- If an error is made by Villages or your bank you are guaranteed a full and immediate refund from your branch of the amount paid
- You can cancel a direct debit at any time
- Villages can only request the amount agreed with you
- No need to pay in person at rent office or pay point
- Most current accounts accept direct debits also some special deposit accounts also allow them
- Direct debits can be set up from another person's account not just the named tenant

WHAT DO I DO NEXT?

- Please complete the form on the reverse with bank details and choice of preferred payment date
- Calculate your payment amount (see below)
- Return the form to your local housing office
- Finance will then write to you confirming the amount and start date giving at least **10 days notice**

CALCULATIONS

If you wish to pay **weekly** remember a direct debit will be claimed 52 weeks a year and your rent is charged over 50 weeks (Stockbridge Village) or over 49 weeks (Fitton Hill). Therefore, you need to **multiply** your weekly rent by either 49 or 50 (whichever is applicable) and **divide** by 52.

If you wish to pay **monthly** you need to **multiply** your weekly rent by either 49 or 50 and **divide by 12**.

WE WILL BE MORE THAN WILLING TO HELP WITH ANY CALCULATIONS