



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

