

Direct Debit

£10 discount when you pay this way

www.homesforharingey.org



Homes for Haringey



An easy way to pay
your service charges

What is a Direct Debit?

An automatic way of paying invoices direct from your bank or building society account.

How does it work for paying service charges?

You complete a form telling your bank or building society to make direct payments to Homes for Haringey for your service charges when they are due. We will collect each instalment on the first day of the month.

You must return the form to the Homes for Haringey Home Ownership team. We will note the fact that you are going to pay this way and then send the form to your bank or building society. They will then pay us from your account on the first of each month when we ask them.

We will always tell you in writing how much the monthly instalment will be and how many months it will run.

You can cancel at any time, but you must let us know how you intend to pay.

£10 credit allowance when you set up a Direct Debit:

We will make a credit allowance of £10 to your service charge account for setting up a Direct Debit – this will be deducted from your last instalment. You will continue to receive any further incentives we offer in subsequent years for payment by instalments.

What are the advantages of paying your service charges by Direct Debit?

- You do not have to remember to pay each month, as payment will automatically be collected each month for the duration of the Direct Debit agreement.
- You do not have to go to the cashiers, bank or post office to make a payment.
- You have peace of mind of knowing your service charge is paid on time, even if you are ill or on holiday.
- You do not have to complete a new form each year as we have your bank details. With a standing order we have to send you a new form each year.
- You only need to fill in one form to pay all your service charges.

What if I wish to cancel my Direct Debit?

You can always do this but you must tell us how you are going to continue to pay otherwise you may risk being charged for late payment.

Is Direct Debit safe?

Direct Debit has been designed by the banks to keep customers fully protected. Only organisations which have been approved are allowed to operate Direct Debiting.

The only payments that can be made from your account are those which you have agreed that your bank or building society should make.

All Direct Debits and organisations operating Direct Debits are covered by the Direct Debit Guarantee designed to protect the customer (see "the Direct Debit Guarantee" section).

A Direct Debit costs nothing to set up and can be cancelled simply by contacting your building society or bank.

The Direct Debit Guarantee

This guarantee is given by all the 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 days change, Haringey Council will notify you 10 working days in advance of your account being debited, or as otherwise agreed. If an error is made by the Council or your bank or building society, you are guaranteed a full and immediate refund 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.

Please note that banks and building societies may not accept Direct Debit instructions from some types of account. If you do not hear from us within 10 days of returning this instruction, please telephone:
team 1 - 020 8489 3048 or 5994
team 2 - 020 8489 5996 or 3021

This leaflet explains that we will credit your account with £10 if you start to pay service charges directly from a bank account. For a free copy in your language, tick the box, fill in and return the form to the address below.

Albanian

Kjo fletushkë ju sqaron që ne do t'ju paguajmë në llogarinë tuaj £10 nëse filloni të paguani detyrimet e shërbimit drejtpërdrejt nga një llogari bankare. Për një kopje falas në gjuhën tuaj, shënjoni kutinë, plotësoni dhe ktheni formularin në adresën e mëposhtme.

Bengali

এই লীফলেটে খুলে বলা হয়েছে যে আমরা আপনার একাউন্টে ১০ পাউন্ড (£10) জমা দিবো যদি আপনি আপনার সার্ভিস চার্জ সরাসরি কোন ব্যাঙ্ক একাউন্টের মাধ্যমে পরিশোধ করেন। এর একটা কপি বিনামূল্যে আপনার ভাষায় পেতে চাইলে, এই বক্সে ছাপ দিন, এই ফর্মটা পূরণ করুন আর নিচের ঠিকানায় ফেরত পাঠান।

French

Ce prospectus vous explique que nous mettrons £10 sur votre compte si vous payez vos charges locatives directement de votre compte bancaire. Pour en obtenir gratuitement un exemplaire dans votre langue, cochez la case, remplissez et renvoyez le coupon à l'adresse ci-dessous.

Kurdish

Ev liflet îzah dike ku em ê 10 Sterîin li hesaba we zêde bikin heke ku hun bihayê servîsa xwe sererast ji hesabeke banqayê bidin. Ji bo qopyeke bêpere ya vê lifletê ya bi zimanê Kurdî, ji kerema xwe qutiyê îşaret bikin, vê formê tijî bikin û vegefinin edresa li jêr.

Somali

Warqaddani waxay kuu sharxaysaa inaannu xisaabtaada ku shubi doonno £10 haddii aad kharashka adeeggaaga toos xisaabtaada uga bixiso. Haddii aad rabto koobbi luqaddaada ku qoran, calaamadi sanduuga, buuxi foomka oo ku soo celi cinwaanka hoose.

Turkish

Bu broşür, servis ücretlerini doğrudan banka hesabınızdan ödemeye başlamanız halinde hesabınıza £10 yatıracağımızı açıklıyor. Kendi dilinizde ücretsiz bir kopyası için kareyi işaretleyip formu doldurarak aşağıdaki adrese gönderiniz.

Please tell us if you would like a copy of this leaflet in another language that is not listed above or in any of the following formats, and send the form to the Freepost address below.

- In large print On CD-ROM On audio tape In Braille In another language Which language? _____



Name: _____

Address: _____

Telephone: _____ Email: _____

Please return to: **Freepost RLXS-XZGT-UGRJ Haringey Council,**
Translation and Interpretation Services, 8th Floor,
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