

How will the Direct Debit system work?

If you have a Bank or Building Society Account you can pay your rent by Direct Debit. Rent Direct Debit instalments are requested on the 1st of each month. If the 1st is not a working day, payment will be asked on the first working day thereafter.

Payments are calculated on the net rent that is due in the current financial year. Housing Benefit and Supporting People Grant can only be taken into account in the Direct Debit calculation on proof of entitlement or receipt of payments to the rent account. The net rent is multiplied by the remaining number of chargeable weeks in the financial year and then divided by the number of monthly payments remaining in the financial year.

For example:

Weekly rent - £70.00

48 weeks payable during the rent year

£70.00 x 48 = £3,360.00

£3,360.00 ÷ by 12 months = £280.00 per month

If you join the scheme during the year, or your Direct Debit requires recalculating, the payments are calculated to clear your rent account by the end of the rent year. The calculation will take account of any credits or arrears on the rent account at the end of the month prior to the next Direct Debit collection and will be spread across the remaining payments in the current financial year.

We will require your completed Direct Debit mandate to be with us before the end of the month prior to the date you wish the first payment to be collected. We will advise you of your monthly payments and collection dates by letter – **giving you at least 7 working days notice.**

Please telephone 0845 094 8300 and ask for the Finance Team if you want to know:-

- **More about paying your rent by Direct Debit.**
- **If you have any queries about the Direct Debit system.**

Why pay by Direct Debit?

There are many reasons why Direct Debit is a good idea – here are a few:-

- **Direct Debit** is the cheapest system for us to operate, which means that the more tenants who pay their rent by Direct Debit, the more money is available for improvements and new services. It reduces our administration and enables us to keep costs and charges to a minimum.
- **Direct Debit** allows you to pay your rent promptly and with no fuss. Arrears problems can be avoided.
- **Direct Debit** means only one piece of paper to sign. With a Standing Order you must issue a fresh instruction to your Bank or Building Society every time the amount changes.
- **Guaranteed Refunds.** Any payment which breaks the terms of your instruction will be refunded immediately by your Bank or Building Society. A firm rule of the scheme.
- **No more cheques to write.** No letter to post and no queuing.
- **Help the Environment.** Paying by Direct Debit also reduces the demand on the world's valuable natural resources.

More than Satisfied Customers

We are continually monitoring our systems and procedures to ensure you receive a quality service that is value for money.



PAY YOUR RENT THE EASY WAY



DAVENTRY & DISTRICT HOUSING LIMITED
Registered in England No. 5775392
Registered Office: Asher House, Asher Lane Business Park, Ripley,
Derbys, DE5 3SW
Telephone: 01327 707500 Fax: 01327 707501
E-Mail: enquiries@ddh.org.uk Web: www.ddh.org.uk

Daventry & District Housing Limited is a registered social landlord.
Housing Corporation No. L4498

Daventry & District Housing Limited is a Charitable Company
Registered with the Charity Commission No. 1120949



Instruction to your Bank or Building Society to pay your rent by Direct Debits



Please fill in the whole form and send it to:

Helpdesk Team, Financial Services Department
"Daventry & District Housing",
PO Box 6458, Asher Lane
Ripley, Derbyshire,
DE5 3BF.

Originators Identification Number

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For Daventry & District Housing Limited Official Use Only
This is not part of the Instruction to your Bank or Building Society

Please Complete your full name and address details below:

Name:
Address:
Postcode:

Please complete your RENT payment reference in the box below:

Reference Number

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Name(s) of Account Holder(s)

Bank/Building Society account number

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Branch Sort Code

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Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Instruction to your Bank or Building Society

Please pay Daventry & District Housing Limited 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 Daventry & District Housing Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)
Date:

Please debit payment from my account monthly on the:-

1st 7th 15th 21st

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 Daventry & District Housing Ltd will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Daventry & District Housing Ltd 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 Daventry & District Housing Ltd 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 Daventry & District Housing Ltd 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.