

Direct Debit The easy way to pay



It's not

just
the
bricks



about
bricks

Why Direct Debit?

Direct Debit: the easy way to pay

Paying by Direct Debit is the cheapest, safest and simplest method of payment and benefits all Broadacres customers. Here's why:

- You remain in control.
- Gives you peace of mind knowing you have paid on time.
- Costs Broadacres less to collect, so any money we save will help to keep rents and other charges down in the future.
- You have a money-back guarantee.
- You can forget queues, cheques and stamps.
- It's a lot safer than cash.
- You will always be informed at least five days in advance of changes to amounts and payment dates.
- You are free to cancel at any time.

What is Direct Debit?

Direct Debit is a simple and effective way of paying your regular bills from a bank or building society. It is a method of making a payment directly from one bank account to another. Once a Direct Debit is set up, your payments are made automatically and you do not have to take any further action.

What can I pay for by Direct Debit?

- Rent charges.
- Garage charges.
- Support charges.
- Former accounts.
- Repair recharges.
- Oil scheme.
- Court costs.
- Ground rent.
- Service charges.

Some Direct Debits are only collected once a year, for example ground rent. Please contact the finance team for more information.

How do I pay by Direct Debit?

Simply fill in a mandate form and return it to the Finance Team using our freepost address on the back of this booklet.

A mandate is enclosed in the pocket at the back of this booklet. If you require another mandate please contact us on our freephone number.



When will the first payment be deducted?

Payment will be deducted as soon as the Direct Debit mandate has been cleared by your Bank/Building Society, which can take up to fourteen days. Notification of the amount and date will be sent five days prior to the first payment.

On what date will my payment be deducted?

Payment will be collected each and every month;

1st Rent Charges and Oil Scheme Accounts

15th Rent and Garage Charges

28th Support Charges

For more information on payment dates please contact the Finance Team.

How are my monthly payments calculated?

Payments are calculated and spread over the financial year, from the start of April until the end of March the following year.

E.g.

Rent of £75.00 per week x 52 weeks	= £3,900.00 (Annual Rent)
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Annual Rent £3,900.00 ÷ 12 months	= £325.00 per month
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If you start your Direct Debit part way through the year, the amount we collect is based on the remaining weeks and spread over the number of months left in the year.

What happens if there is a change to the amount I am charged or if my housing benefit changes?

We will amend your Direct Debit and you will be informed in writing five days in advance of any changes. This will mean that you can contact the Finance Team if you have any query regarding the amount we propose to deduct.

What if my account is currently in arrears?

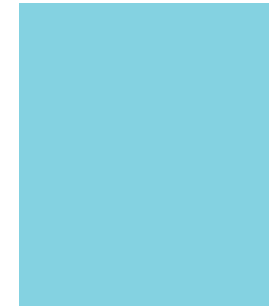
We may be able to spread the arrears over a number of months. Please contact us to discuss.

What if there is a problem with my Direct Debit?

If your Direct Debit is not collected successfully we will write to you within 7 days of the payment date to make you aware of this. You can contact us to discuss any problems.

What happens if I don't agree with the payments due?

You simply contact us to resolve the problem.



Do I need a particular type of account to use Direct Debit?

Yes. You must have a current account with a Bank or Building Society. However, some deposit accounts can be used too – you should check with your Bank or Building Society.

If you don't have a suitable bank account we can provide information on basic bank accounts or you could contact the Financial Services Authority at www.moneymadeclear.fsa.gov.uk or telephone 0300 500 5000.

The Direct Debit guarantee

The Direct Debit Guarantee protects you and your money.

The Guarantee

- All banks and building societies that take part in the Direct Debit scheme operate this guarantee. The efficiency and security of the Scheme is monitored and protected by your own bank or building society.
- If the amount to be paid by Direct Debit or the payment date changes Broadacres will notify you 5 working days in advance of the collection.
- If a mistake is made by Broadacres or by 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 contacting your bank or building society. Please let us know if you are cancelling your Direct Debit.

How to cancel a Direct Debit

You can cancel a Direct Debit at any time. Just inform your Bank or Building Society.

Tell them:

- Our name.
- The name(s) of the account holder(s).
- Your Bank or Building society account number and branch sort code.
- Your reference number with us.

Please also inform Broadacres that you wish to cancel so we can stop collections being made and tell us how you are going to pay in future.

If you want to start paying by Direct Debit, please complete the enclosed form.



If you ask, we can supply our documents in large print, on CD, in Braille, in picture format and in languages other than English.

How you can contact us



Please write to us at:

Broadacres Housing Association

Freepost RRBZ-TATA-BYHL (you do not need a stamp)

Mount View

Standard Way

Northallerton

DL6 2YD.

Phone: **01609 767900**

or **0800 587 5291** 24 hours (free from a landline)

Fax: 01609 777017

E-mail: finance@broadacres.org.uk

Website: www.broadacres.org.uk

Call in at one of our offices:

Broadacres House, Mount View, Standard Way, Northallerton, DL6 2YD

Monday to Thursday 8.45am to 5.15pm | Friday 8.45am to 4.45pm

1 York Vale House, Elder Road, Northallerton, DL6 1RT

Monday, Friday and Saturday 9.30am to 12.30pm | Wednesday 2pm to 6pm

The Old Surgery, Masonic Lane, Thirsk, YO7 1PS

Monday to Friday 9.30am to 12.30pm

Woodville, 25 College Square, Stokesley, TS9 5DN

Monday to Friday 9.30am to 12.30pm

32a St. Monica's Garth, Easingwold, YO61 3GZ

Tuesday and Friday 10am to 12noon

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