Payment by Direct Debit

Thank you for enquiring about paying your rent by Direct Debit and I have set out below the advantages of this easy and simple way to pay.

There are no cheques to write, no paperwork or postage and there’s no queuing, because payments are made for you, by your Bank or Building Society – and it helps us to keep our costs under control. Receiving payment by Direct Debit enables the Council to reduce collection costs, a saving that will be passed to you in the form of better services.

**YOUR QUESTIONS ANSWERED**

**Q** Will it cost more to pay by Direct Debit?

A No – Banks do not normally charge for Direct Debits.

**Q** Can I cancel a Direct Debit Instruction?

A Yes. Instructions are cancelled by writing to your Bank / Building Society. Send a copy of the cancellation to the organisation concerned.

**Q** What happens if a mistake is made?

A The Bank / Building Society must give you an immediate refund if ever money is wrongly collected.

**Q** Will I still receive a Rent Card?

A Yes. You will still get your Rent Card, but it will be for your information only.

**Q** What sort of account do I need to use Direct Debits?

A Any Bank or Building society current account can be used to pay Direct Debit. Some special deposit accounts now allow them – just ask your branch.

**Q** Can the Council take money out of my account as they like?

A No. We can collect only the authorised amount. If this, or the date of collection changes, you have to be told in advance so that you have time to query the amendment.

**Q** Can any organisation collect money by Direct Debit?

A No. All those wishing to join the scheme are subjected to detailed investigation by their Bank or Building Society.

Only those with proper financial standing are allowed to collect money by Direct Debit.

**Q** Can I pay on any date I like?

A No. Tenants must pay on the 1st, 15th or 23rd of each month, weekly on Monday, or fortnightly every other Monday.

**Q** How can I be sure that my rent has been paid?

A Direct Debit payments appear on your regular Bank or Building Society statement, but if you want information about a particular payment, just contact your branch.

**Q** Should I stop paying my rent as soon as I send the Direct Debit mandate in?

A No. You should continue to pay your rent by the usual method until you receive written confirmation that the Direct Debit has been accepted and set up.
Instruction to your Bank or Building Society to pay by Direct Debit

Originator’s Identification Number

4 2 4 9 5 2

This is not part of the instruction to your Bank or Building Society

Address to which the tenancy relates

Postcode

Telephone Number

Please specify the date you wish to have payment deducted from your account.

Monthly 1st of Month

Weekly on Monday

Monthly 15th of Month

Fortnightly every other Monday starting:

Monthly 23rd of Month

..........................

(insert date)

Instruction to your Bank or Building Society

Please pay Southend Borough Council 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 Southend Borough Council and, if so, details will be passed electronically to my Bank / Building Society.

Signature(s)

Date

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 Southend-on-Sea Borough Council will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Southend-on-Sea Borough Council 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 Southend-on-Sea Borough Council or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building.
  - If you receive a refund you are not entitled to, you must pay it back when Southend-on-Sea Borough Council 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.