

Paying your rent by Direct Debit



An Easier Way to Pay

If you have a current account with a bank or building society you can set up a direct debit to pay your rent each month. Paying by direct debit is the easiest way to pay – there are no cheques to write, no paper work or postage and no queuing. Payments are made for you by your bank or building society.

When we have received your direct debit form we will write to you within 10 days to tell you when the direct debit will start and how much will be paid each month over the remaining year.

Switch to paying your rent by direct debit and we will credit your rent account with £10 payment for switching.*

Here are some of the advantages of paying by direct debit:

- If there are any changes to the date or amount of your payment you will be given at least 5 days notice, so that you can contact us for more details.
- You can cancel the direct debit any time by advising your bank or building society.
- You are entitled to a refund from your bank or building society if a mistake occurs.

Frequently Asked Questions

Is Direct Debit the right payment method for me?

It is a simple way to make regular payments, however direct debit may not be suitable for everyone, especially if your rent changes frequently. For more advice contact your Income Recovery team.

When will my account be debited?

You can choose to pay on the 2nd, 9th, 16th or 28th of each month.



Can I cancel or change a direct debit instruction?

Yes, you can cancel a direct debit at any time by writing to or calling your bank / building society. You should also let your Income Recovery team know if you decide to cancel your Direct Debit and pay another way or if you want to change the amount you pay each month.

What sort of account do I need to pay by direct debit?

Any bank or building society **current account, including basic bank accounts** can be used to make payments by direct debit.

How can I be sure that the rent has been paid?

Direct Debit payments appear on your bank or building society statement, but if you want information about a particular payment just contact your branch. We will send you a rent statement twice a year. You can see a mini-rent statement anytime online at www.islington.org.uk

Have your rent account number and full postcode ready as you will need them to view your rent statement online.

Should I pay in advance?

Yes. You must make sure your rent is paid up to the starting date of your new direct debit. If you are in arrears you can make additional payments by calling 0207 527 8000 using your debit or credit card.

I would like to make an arrangement to clear my arrears by Direct Debit

If you would like to make an arrangement to pay an additional amount on top of your monthly direct debit to clear your arrears please contact an income recovery officer at your area housing office.

Contact us:

Holland Walk Area Housing Office: Call 020 7527 7480
Address: 85-88 Holland Walk, London, N19 3XS

St John Street Area Housing Team: Call 020 7527 6250
Address: 245 St John Street, London, EC1V 4NB

Upper Street Area Housing Team: Call 020 7527 5300
Address: 222 Upper Street, London, N1 1XR

Partners: Call 0800 587 3595
Address: 4-6 Colebrooke Place, London, N1 8HZ

Your Income Recovery Officer will be able to help you with any questions you may have about paying your rent by Direct Debit

*£10.00 credited to your rent account for the first Bank Standing Order or Direct Debit



ISLINGTON

Instruction to your Bank or Building Society to pay by Direct Debit



Please fill in the whole form including official use box using a ball point pen and send it to:

Freepost RTHU-RRTZ-XRLS
Income Control DD
Islington Council
Northway House
257 Upper Street
LONDON
N1 1RU

Service User Number

9 7 2 2 7 1

Name and full postal address of your Bank or Building Society

To: The Manager	Bank / Building Society
Address	
Postcode	

Branch Sort Code

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Bank / Building Society account number

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Name(s) of Account Holder(s)

Reference number (rent account number)

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FOR LONDON BOROUGH OF ISLINGTON OFFICIAL USE ONLY
This is not part of the instruction to your bank or building society

Your Name
Your Address
Postcode
Please debit my account on (tick one box) 2nd <input type="checkbox"/> 9th <input type="checkbox"/> 16th <input type="checkbox"/> 28th <input type="checkbox"/>

Instruction to your Bank or Building Society

Please pay The London Borough of Islington 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 London Borough of Islington and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)	Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

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 London Borough of Islington will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request London Borough of Islington 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 London Borough of Islington 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 London Borough of Islington 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.