

DIRECT DEBIT FOR RENT

Direct Phone: 020 7926 0441

Email: rentbydd@lambeth.gov.uk

Address:

Direct Debit for Rent Team
Regeneration and Housing Finance
Hambrook House
Porden Road
London
SW2 5RW



Dear Tenant,

Thank you for registering an interest in paying your rent by Direct Debit. Please complete the Direct Debit Instruction form and return it in the postage-paid envelope we have provided. If you have downloaded the form from the Lambeth web site please send it to the address given on the form.

If you need any help to complete the form or have any questions you can do the following:

- See a customer service agent at the Customer Centre at Olive Morris House, 18 Brixton Hill
- See a customer service agent at your Area Housing Office (excl. Brixton and Streatham)
- Call the Lambeth Service Centre on 020 7926 8894
- Call the Direct Debit for Rent team 020 7926 0441

The Customer Centre will also provide assistance with translation services, audio tape, Braille or large print.

WHAT HAPPENS NEXT?

Step 1:

When we receive your form we will carry out some checks on the details you have given us. If a 3rd Party is paying on your behalf please attach a signed letter from them authorising the payments to be made on your behalf. If the letter is not attached your request will be delayed whilst we will write to them and ask them for confirmation.

Step 2:

We will pass your details to the bank/building society to set up the Direct Debit Instruction.

Step 3:

We will send you a Confirmation letter, which will let you know the dates the money will be taken from your account, and the amount. If you have been paying by Standing Order you should contact your bank to cancel it as soon as you receive the confirmation letter. If you have been paying by Standing Order you should contact your bank to cancel it as soon as you receive the confirmation letter.

IMPORTANT: You MUST continue to pay your rent as normal until we send you the Confirmation letter.

PLEASE READ – WHAT YOU NEED TO KNOW ABOUT YOUR DIRECT DEBIT PAYMENTS

How Standing Orders differ from Direct Debit

A **standing order** is an instruction you give to your bank to pay a fixed amount to someone else on a regular basis. If the amount changes you must issue a new instruction to your bank.

London Borough of Lambeth

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Telephone: 020 7926 0441

Facsimile: 020 7926 3499

www.lambeth.gov.uk



INVESTOR IN PEOPLE

A **direct debit** is an authorisation from you to allow a particular organisation to collect sums from your account, provided that organisation gives advance notice of the collection times and amounts.

The advantage is that, as and when your rent changes we can calculate your new payments, inform you of the changes, and then adjust the amount we take without you having to give your bank new instructions. Direct Debit also protects you under the Direct Debit Guarantee Scheme which ensures that any amounts debited in error are refunded immediately.

- The Direct Debit payments do NOT include any outstanding balance you have already agreed to pay to us. Please ensure you continue to pay any outstanding balance by the agreed payment method.
- When we take the payments from your bank account we will use your Payment Reference Number. These direct debit payments to London Borough of Lambeth will be clearly shown on your bank statements.
- If you have any questions about the amount that has been taken please contact us immediately. If an error is made in the amount taken you will receive a full and immediate refund. I have sent you a copy of the Direct Debit Guarantee, which is at the end of this letter.
- Please note that we will be taking monthly payments. Your rent statements may show a small debit or credit because the rent balance is calculated weekly. These credits and debits will cancel each other out during the year, and the total amount of rent paid will not change. Please contact us if the balance is large or you have any concerns.
- If arrears build up on your account we will adjust your monthly payments to reduce these arrears. You will receive 14 days' notification of any changes. If there are arrears on your account you should contact your Income Officer via the Lambeth Service Centre on telephone number 020 7926 6000 as soon as possible to discuss suitable repayment arrangements.

HOW YOUR DIRECT DEBIT RENT PAYMENTS ARE CALCULATED

- When we set up your payments we divide the total annual rent by 12 to calculate a monthly payment amount. **As there are more than 4 weeks in most months it will be more than four times your weekly rent.**
- We also take into account any rent that is outstanding at the time we take your first Direct Debit payment. Because you stop paying your rent at least two weeks before we take the first Direct Debit payment we will add the outstanding amount to your payments until the balance is cleared. The maximum we take to clear this balance is £50 a month.
- If you have a large arrears on your account your Income Officer will agree with you how much extra will be added to your rent, before we set up your Direct Debit.

If you require further information or assistance, please telephone the Direct Debit Admin Team on 020 7926 0441, Monday to Friday, between 9.00 a.m. and 5.00 p.m.

Email: rentbydd@lambeth.gov.uk

DIRECT DEBIT GUARANTEE

This Guarantee is given by all 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 dates change London Borough of Lambeth will notify you 14 days in advance of your account being debited, or as otherwise agreed.

If an error is made by London Borough of Lambeth or 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 writing to your Bank or Building Society. Please also send a copy of your letter to us at the address on this letter.