



Questions & Answers about our service charge collections procedure

This leaflet gives you details of the service charge collections procedure.

It is intended to answer some of your questions and to show you that we are here to help. If you have difficulty in making payments, you must contact us.

What happens when I receive an invoice?

Payment is due within 21 days of the date of the invoice. However if you contact us or complete and return a payment agreement form, you can take advantage of our 10 monthly interest free instalment option. **This concession is not available to leaseholders who sub-let their properties.**

What happens if I do not contact you?

After 21 days, interest will start to accrue. We will send you a 'Reminder' letter, asking you to contact us to make arrangements within 14 days of the date of the letter. An interest free instalment plan may still be available.

If I ignore your reminder letter, what happens?

We will send you a 'Final Notice'. Again, this letter asks you to contact us or make full payment within 14 days.

If we have not heard from you and payment in full has not been received within the 14 days specified, a 'Default Notice' will be issued.

This explains that you are in breach of the terms and conditions of your lease and that you have a further 14 days in which to make contact or legal action will commence. We are also obliged at this stage to write to your lender.

If I have a 'Default Notice', can I still contact you?

Yes, of course, you are strongly advised to make contact as this may prevent County Court proceedings. However, if you choose not to make contact, a final letter will be sent to you, giving you one last opportunity to make contact or payment. This letter also confirms the date on which papers will be submitted to the County Court.

Do you request a County Court Judgement?

If necessary, yes. When the papers have been received by the Court, they will contact you and provide you with details on how you can proceed and the dates by which you need to reply. If you have not done so, we will request a County Court Judgement.

A County Court judgement may affect your future credit rating and may put you home at risk.

How can I pay my service charges?

There are a number of options to help make it easier to pay your service charges.

We can accept: Visa Debit, Visa Electron, Switch/Maestro or Solo.

You can also pay using: Standing order, cash at the Post Office or by sending a cheque to our office.

Paying by Instalments: You can pay each invoice by 10 months interest free instalments, by arrangement. This option is a concession and the Council will not extend the repayment method without charging interest. **(This concession is not available to leaseholders who sub-let their properties).**

Direct Debit: The quickest, easiest way to pay. The advantages to paying by direct debit are, **No** late payments therefore no reminders or summonses, **No** overpayments we will only collect what is due, **No** queues at banks or post offices, **No** worries about remembering to pay, **No** cheques to write, or cash to carry, **Protection** through the "Direct Debit Guarantee" Scheme.

If you require further information on any of these payment methods, please contact the Property Accounts Team (see Contact Details below).

Contact Details

Property Accounts

The Home Ownership Service
5th Floor, Woolwich Centre
35 Wellington Street
Woolwich SE18 6HQ

Telephone: 020 8921 4067
020 8921 4015
020 8921 4093
020 8921 4095

Or email: Home.Ownership@royalgreenwich.gov.uk

Advice Agencies

Citizens Advice Bureau
Tel: 08451 202 931
greenwichcab.org.uk

Law Centres

Greenwich Community Law Centre
187 Trafalgar Road
London SE10 9EQ
Tel: 020 8305 3350

Open: Mon-Tues 1pm – 3pm
Thursday 4pm – 6pm

Plumstead Community Law Centre
105 Plumstead High Street
Plumstead
London SE18 1SB

Tel: 020 8855 9817

Open: Monday 3pm – 5pm
Wednesday 6pm – 8pm

