

# Housing Charges Direct Debit FAQs

---

## **What is Direct Debit?**

Direct Debit is a simple, safe and convenient way to manage your household finances to make regular payments from your bank account. You agree the amount to be collected and the date of payment and from then on the amount will be deducted from your account as agreed. If the amount or collection date changes then you will be notified first.

## **How do I set up a Direct Debit? This could be for housing charges, current & former arrears or separate garage rental?**

Setting-up a Direct Debit instruction couldn't be easier. All you need to do is telephone the Direct Debit Team on: 020 8921 3201 during office hours. Or you can use the online form on the Royal Greenwich website at: <http://www.royalgreenwich.gov.uk/housingpayments> Payments are made monthly and you can choose from either the 7<sup>th</sup>, 14<sup>th</sup> 22<sup>nd</sup> or 28<sup>th</sup>.

## **What information will I need to set up a Direct Debit**

You will need:

- Your name and address.
- Your Payment Reference Number (found on your Rent Card or Rent Statements).
- Your weekly Housing Charges amount.
- The name and address of your bank or building society (for the online form).
- Your bank or building society account number.
- The branch sort code of your bank or building society
- The name(s) on the account.

## **What record will I have of the telephone or internet Direct Debit?**

You will be sent written confirmation of your Direct Debit Instruction within three working days of the telephone call or online sign up, or alternatively no fewer than 10 working days before the first collection. Simply check the details and contact Direct Debit Team if you have a query. Regardless of what method of sign up you agree to, you are still fully covered by the Direct Debit Guarantee.

## **Can someone else pay by Direct Debit on my behalf?**

Yes, a 3<sup>rd</sup> party can pay for you from their bank account. You will need to sign an authorisation form and provide your 3<sup>rd</sup> party's contact details. We contact your 3<sup>rd</sup> party to set up the Direct Debit and advise you in writing. You will remain responsible for ensuring that your housing charges are paid.

## **Can I pay my housing charges arrears by Direct Debit?**

Yes, whether you are tenant, or a former tenant, you can arrange to pay your arrears by Direct. These amounts can be paid on a different date in the month from your current housing charges and can even be paid on your behalf by a 3<sup>rd</sup> party, as detailed above.

# Housing Charges Direct Debit FAQs

---

## **Do all bank and building society accounts support Direct Debit?**

Most current accounts at banks and building societies can be used to make Direct Debit payments. Some special deposit accounts also allow them, but not all. It is best to check with your branch if you are unsure.

## **Can Direct Debits be paid from outside UK?**

No, payment by Direct Debit can only be made from a UK bank account

## **What happens if I don't have enough funds in my account?**

Your bank will notify us that the payment was missed and they will usually charge you. We will contact you to find out if there is a problem and ask you to make up the missed payment manually. If you miss two consecutive payments we will usually cancel your Direct Debit to avoid you incurring further bank charges. If you are experiencing problems please contact your Income Officer, they are here to help you.

## **Once I set up a Direct Debit can I change my mind?**

Yes, you stay in control and can cancel your Direct Debit at any time. You remain responsible for ensuring your housing charges are paid so if you must arrange to make manual payments if you cancel your Direct Debit.

## **What happens if the wrong amount is taken?**

This is the only method of payment that carries a money back guarantee. If an error is made by the Royal Borough, or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.