

How to contact us

Visit our website at:
www.croydon.gov.uk
and click on the Housing link.

Email us at:
housing@croydon.gov.uk

Telephone us on:
020 8726 6100

Write to:

London Borough of Croydon
People Department
Leasehold Services Team
Bernard Weatherill House
Floor 3, Zone C
8 Mint Walk
Croydon CR0 1EA

Large Print

If you need this leaflet in large print,
please contact the Leasehold
Services Team

You will be liable for bank charges if there is insufficient money in your account to enable the direct debit payment to be made. To avoid this happening you must allow enough time if you wish to cancel your direct debit payment or make other arrangements with your bank e.g. an overdraft. The Council reserves the right to withdraw this payment facility on the giving of 5 days' notice.

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 Croydon Council Housing Department will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Croydon Council Housing Department 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 Croydon Council Housing Department 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 Croydon Council Housing Department 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.



direct debit

**Avoid the queues -
pay your council leasehold
accounts the easy way**



**Pay your costs in regular
monthly payments**

CROYDON
www.croydon.gov.uk



Originator's identification number

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For Croydon Council Housing Dept Official Use Only
This is not part of the instructions to your Bank or Building Society

YOU MUST COMPLETE THIS SECTION

The Direct Debit monthly payment date is 21st

Your name and address _____

Telephone no _____

Postcode _____

Name and full address of your Bank or Building Society

To the Manager _____ Bank/Building Society

Address _____ Postcode _____

Name(s) of account holder(s) _____

Bank/Building Society account number _____

Instruction to your Bank or Building Society

Please pay Croydon Council Housing Department 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 Croydon Council Housing Department 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.

The advantages of Direct Debit

Time saving	no queuing to pay
Trouble free	no cheques to write
No expense	no stamps or fares required and it doesn't cost you anything to set up payments
Safety	no need to carry cash
Worry free	no chance of overlooking payments
Completely safe	designed by banks to keep customers fully protected only operated by approved organisations
Spread your payment	the only payments that can be made from your account are those which you have instructed your bank or building society to make can be cancelled by simply writing to your building society or bank pay monthly instalments for up to 24 months depending on the type of account and the total balance major works - Pay over a maximum of 24 months annual service charge - Pay over a maximum of 10 months.

No chance of overlooking payments

- Direct Debit also has advantages for us
- Lower bank charges
 - Reduced postage costs
 - Guaranteed income on specified dates helps our financial planning.
- All of these things help us to keep our collection costs to a minimum and provide better services to leaseholders.

Can be cancelled by simply writing to your Building Society or Bank.

