



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

**Cambridge City Council
City Homes
Home Ownership Services
171 Arbury Road
Cambridge
CB4 2YG**

Property Address

Originator's Identification Number

9 4 0 5 3 9

Name(s) of Account Holder(s)

Leaseholder Reference Number

Branch Sort Code

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Bank/Building Society account number

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Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Instruction to your Bank or Building Society

Please pay Cambridge City Council 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 Cambridge City Council and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Preferred payment date

1st 15th

Please circle one

Preferred frequency of payment

Quarterly Monthly

Please circle one

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

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 Cambridge City Council will notify you 10 working days in advance of your account being debited or as otherwise agreed.

If you request Cambridge City Council 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 Cambridge City Council 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 Cambridge City Council 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

the SIMPLE way to pay

Make writing cheques a thing of the past *No more waiting in long queues*

Dear Leaseholder

Direct Debit is the most practical way to pay your Service Charge and has many advantages for both you and the Council.

Providing you have a Bank or Building Society account, the payment of regular monthly bills can be safely made using the Direct Debit scheme. Over 20 million people throughout the country take advantage of this convenient way to pay due to the fact that the customer remains in control of their finances at all times.

At Cambridge City Council we endeavour to keep the cost of collecting the Service Charge as low as possible - this is where you, our Customer, can help us reduce costs that are ultimately passed on in your Service Charges.

If you wish to pay by this method, please fill in the Direct Debit form overleaf. Please see below for answers to some of the most frequently asked questions relating to this easy and efficient method of payment.

Q: *Will I still have control of my money?*

A: Absolutely! The Direct Debit scheme puts you in control as money can only be transferred if you have given authorisation.

Q: *Does Direct Debit mean that you can take my money at any time?*

A: Definitely not! Money can only be taken on the date we have previously notified AND we must inform you of any change at least 10 working days prior to the transfer.

Q: *What happens if a mistake is made?*

A: If the Council makes a mistake, you are guaranteed an immediate refund by your Bank or Building Society of the amount taken.

Q: *What sort of account do I need?*

A: Most Bank or Building Society current accounts can be used to make payments.

Q: *What should I do next?*

A: Simply fill in your account details overleaf and return the form to the above address and **WE WILL DO THE REST.**

Thank you for helping to reduce our costs. If you would like any further information regarding Direct Debits then please contact our Home Ownership Team on the above number. Please note that you may continue to use your current method of payment but we do urge you to consider this method of payment as an improvement to our service.

The information you provide will be handled in accordance with our Privacy Policy (a copy of which can be obtained via our website).

Yours sincerely,

Caros

Carol Amos
Home Ownership Manager