

The Direct Debit Guarantee

- This Guarantee is offered 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, Winchester City Council will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Winchester City Council 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 Winchester City Council.



Direct Debiting....



THE MAIN BENEFITS OF DIRECT DEBITTING ARE

Direct Debit is the cheapest and most efficient payment method for you and us, and provided you have a bank account you can pay this way; some building societies also operate the scheme.

Once the Instruction is completed it is given to your bank or building society, who will ensure that the appropriate amount is transferred from your account to ours when it is due.

You will be notified in advance of the payments and their due dates, and you will always be able to query a payment should you feel it is wrong, or stop it altogether. You can cancel the arrangement at any time and you can obtain a refund if ever an error is made on your account.

The Main Benefits of Direct Debiting

- No worries about remembering to pay at the right time
- No need to write out and post cheques
- No queuing at cash offices or your bank
- Possible reduction in bank charges
- Your bank or building society does all the work and you stay in control
- No need to make another agreement later
- Time saving

WHAT YOU HAVE TO DO

Simply complete and sign the instruction overleaf and return it to the Housing Department.



You have elected to pay your house/garage rent either at the Council's Cash Office, a Bank or Post Office. These methods whilst acceptable do mean the Council will incur additional expenses.

A cheaper and more convenient method of payment would be by Direct Debit (see overleaf). If you would like to pay your rent by this method, you should complete the attached instruction and return it to Winchester City Council at the address shown below as soon as possible.

Please ensure that you write your 7 digit tenancy reference number shown on your plastic rent card in the box marked reference number, and the address of your property in the space provided.



Please fill in the whole form using a ball pen and return the form to:-
**WINCHESTER CITY COUNCIL,
HOUSING DEPARTMENT
COLEBROOK STREET,
WINCHESTER,
HAMPSHIRE, SO23 9LJ**

1 Name(s) of account holder(s)

2 Bank or Building Society account number

3 Branch Sort Code

4 Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	

5 Reference No. (Tenancy Reference Number)

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



7	5	3	1	2	2
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Originator's Identification Number

For Winchester City Council Official use only
This is not part of the instruction to your Bank or Building Society but must be completed by the customer.

Name: _____

Address: _____

Please tick date you wish Direct Debit to be taken

Collection 1 Collection 2

IF YOU DO NOT TICK ONE OF THE BOXES ABOVE YOUR DIRECT DEBIT WILL BE INCLUDED WITHIN COLLECTION 1

Instructions to your Bank or Building Society. Please pay Winchester City Council Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I/we understand that this instruction may remain with Winchester City Council and if so, details will be electronically transferred to my Bank/Building Society.

Signature (s) _____

Date _____

Banks may refuse to accept instructions to pay directs from some types of account.



Enq to: Rent Accounting
Extension: 2521
Email: rents@winchester.gov.uk

Thank you for selecting to pay your dwelling and/or garage rent and any charges by direct debit.

Please complete the mandate (completing all boxes), and return to us at your earliest convenience.

Please quote your tenancy reference number in box number 5, and complete your name and full address of your dwelling or garage in the box marked "for Winchester City Council Official use only". This will ensure your mandate is processed correctly.

You will receive a confirmation letter when your mandate has been accepted, and the date that the first payment will be collected from your bank/building society account.

Until this time, please **continue** to pay your rent in line with your tenancy conditions.

Please select which collection you wish your direct debit payment to be included in and tick the appropriate box on the mandate:

Collection 1

On the 1st of each month (or the nearest working day after) – each monthly payment will equate to 4 week's rent/charges due. Therefore, 4-week's rent x 12 months = 48 weeks rent collected.

Collection 2

On the 10th of each month (or the nearest working day after) - each payment will be calculated so that your rent account is paid in advance each month. Your first monthly payment could equate to five week's rent/charges due.

Garages Only

Direct debits are collected on the 1st of each month – collection 1

Should you have any query please do not hesitate to contact the Rent Accounting Section.

