

This form is an instruction to your bank or building society to pay your service charges by Direct Debit. Please fill in the whole form using a ball point pen, and return it to: Home Ownership Team, Gateshead Council, Civic Centre, Regent Street, Gateshead NE8 1HH. You do not need to fill in this form if you already pay your service charges by Direct Debit.

Payment details

Name(s) of account holders _____

Bank/building society account no. Branch sort code

Name of bank/building society _____

Address of bank/building society _____

_____ Postcode _____

Leaseholder reference no. Originator's ID number

Payer's full name _____

Address of property _____

_____ Postcode _____

Preferred payment date each month (please tick only one option): 1st 8th 15th 22nd

Instruction to your bank or building society

Please pay Gateshead 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 Gateshead Council and, if so, details will be passed electronically to my bank/building society.

Account holder signature(s) _____ Date _____

Office use only

Issued by _____ Location _____

The Direct Debit Guarantee (should be detached and retained by the payer)

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. You can cancel a Direct Debit at any time by contacting your bank or building society. Written confirmation may be required. Please also notify Gateshead Council.
- If there are any changes to the amount, date or frequency of your Direct Debit, Gateshead Council will notify you ten working days in advance of your account being debited or as otherwise agreed.
- If you request Gateshead 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 Gateshead 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 Gateshead Council asks you to.



It's the smart way to pay your service charges

With Direct Debit your service charges are paid direct from your bank or building society, so there's no need to worry about queueing at the Post Office or remembering to pay online or call us. Here are some frequently asked questions:

Do I need a special bank account to pay by Direct Debit?

No. Most banks or building society current accounts, and even some deposit accounts, let you use Direct Debit. Just ask at your bank or building society.

How will I know how much will be paid?

When the Direct Debit is set up, we will send you a letter confirming the amount to be paid each month. We will also notify you at least 10 working days in advance of any proposed changes to the amount to be paid.

How will I know when payment will be made?

We will request the Direct Debit on the date specified on your mandate. If that date falls during a weekend or on a bank holiday, we will request the Direct Debit on the next available working day. As long as payments are received this way, we will not regard you as being in arrears.

What if my bank doesn't make a payment?

If we make a request for a payment and your bank or building society doesn't pay, we will notify you in writing, and you must make other arrangements to pay the outstanding rent.

Can I cancel the Direct Debit agreement?

Yes, just write to your bank or building society giving them at least seven days notice, and they will cancel your payments. Please send a copy of the letter to the Home Ownership Team, Gateshead Council, Civic Centre, Regent Street, Gateshead, NE8 1HH

What if there's a mistake?

Mistakes with Direct Debit are rare and you will be covered by the Direct Debit Guarantee (see overleaf). If the wrong amount is paid, or if it is paid before the agreed date, contact your bank or building society at once. Under the terms of the Direct Debit Guarantee, they are responsible for giving you a full refund.

What do I do next?

Simply fill in the Direct Debit instruction form, sign it and return it to the Home Ownership Team, Gateshead Council, Civic Centre, Regent Street, Gateshead, NE8 1HH (by post or in person), or drop it into any housing office in Gateshead. We will get in touch with your bank or building society to arrange the Direct Debit ten working days before your first payment is due. Then just sit back and do nothing - paying by Direct Debit is just that simple.