



It's the smart way to pay your rent

With Direct Debit your rent is 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 Housing Finance 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 overleaf, sign it and return it to Housing Finance, 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.