



**The easy way to pay your rent**



## Why is Direct Debit a better way for me to pay my rent?

### It's convenient

If you are working, unable to leave your house, or if you are ill, your rent payment will still be made. If you are behind with your rent you can also have an agreement to clear these arrears included in the Direct Debit.

### It's easy to manage your payments

When your rent or charges change, we will adjust your payments for you. A monthly Direct Debit is calculated by taking the amount you owe for the year and dividing it by 12 so that you pay the same amount each month.

### It's cheaper

Paying by Direct Debit costs Luminus around 25p per transaction. Paying by other methods costs between 44p and £2.30. We could spend these savings on home repairs and improvements.

### It's the safe way to make payments

You are covered by your Bank's Direct Debit Guarantee (*please see overleaf*). We will not take any payments until the amount due and collection date have been notified to you. This will be in writing in April of each year, or when the amount to be taken changes. Our letter will be sent to you 10 working days before payment is due.

## How to set up a Direct Debit

Please complete the form overleaf and return it to the address on the form.

Direct Debits are collected on the 16th day of each month. If this date is not suitable, you might like to consider paying by Standing Order.

## Standing Order

This is where payments are arranged to be made weekly, fortnightly, or monthly on a date that suits you. If you would prefer to pay your rent by Standing Order please call us on **0845 266 9760** and ask to speak to your Revenues Officer.

### Please note

- Once you have set up a Direct Debit, you will need to let us know if you change your bank account.
- You can cancel a Direct Debit at any time. Please make sure you let us know if you intend to do this.
- Luminus Group operates a single rent collection account for all Group Companies through Luminus Homes Ltd.

If you would like any further information about how to pay by Direct Debit or Standing Order please call us on **0845 266 9760** and ask to speak to your Revenues Officer.

# Luminus Homes Ltd

Please fill in the form using a ball point pen and return to:

**LUMINUS GROUP  
RENT ADMINISTRATION  
BROOK HOUSE  
OUSE WALK  
HUNTINGDON  
CAMBS PE29 3QW**

Name(s) of Account Holder(s)

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Bank/Building Society account number

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Branch Sort Code

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Name and full postal address of your Bank or Building Society

To: The Manager (Name of Bank/Building Society)

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Address

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Postcode

Rent Account Number (As shown on your rent statement)

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**Please note:** Banks and Building Societies may not accept Direct Debit Instructions for 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 Luminus Homes Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Luminus Homes Ltd 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 Luminus Homes Ltd 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 Luminus Homes Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. They may also require written confirmation. Please also notify Luminus, at the earliest opportunity, of your intention to change your payment method.



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

Originator's Identification Number

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**This is not part of the instruction to your Bank or Building Society.**

Please note that all direct debits are requested on the 16th of each month, apart from April when the debit is raised on or about the 23rd.

**Please provide your address details below:**

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Postcode

### Instruction to your Bank or Building Society

Please pay Luminus Homes Ltd 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 Luminus Homes Ltd and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

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Date

