



Making a Payment

You may pay one or more of several charges to do with your property.

These charges are put on your account each week on a Monday, in advance. You should pay the charges on your account in full in advance.

The main charges you pay will be:

- Rent
- Service charges

We will send you a rent statement at least twice a year that shows all the charges you have been billed and all the payments you have made.

Other occasional charges you may be liable for may include chargeable repairs, which are repairs that are your responsibility but which we may do for you and replacement security door fobs. You will be required to pay for these in advance. If we have to take legal action against you, court costs will be charged.

Ways to Pay

You can pay in a number of ways

- Direct Debit
- Standing Order
- Post Office or PayPoint Agent
- The allpay Payment App
- Online payment by debit card
- By phone with a debit card
- By cheque at a Merlin office



For some of these methods of payment you will need to have your payment card with you. This is sometimes called a swipe card and has details of your 15 digit account number.

Please contact your housing office to order a payment swipe card. There is no charge for this. If you have other charges you will be issued with a different swipe card. Always check that you are using the right swipe card for the charge you are paying before making a payment to prevent the account falling into arrears.

Paying by Direct Debit

For many people Direct Debit is the most convenient way to pay. Regular payment is taken each month from your bank account. You will be told how much will be taken when you set the Direct Debit up. If there are any changes to the value, like the annual rent review, the payment will be adjusted automatically, and you will be told at least 10 days before payment is taken.

You can choose whether the Direct Debit comes out every week, or just once a month. If you want to pay by weekly Direct Debit, the payment will leave your account every Monday. If you want to pay just once a

month, you can choose any date between the 1st and the 28th for the payment to leave your account. To set up a Direct Debit, ask for a form from your housing office. If you would like to pay by Direct Debit but you don't have a bank account, please contact your housing office who may be able to help. A basic bank account is available to most people, even people who have had financial difficulty in the past. A basic bank account means you can have your wages, benefits, pension or tax credits paid directly into your account. You can also set up Direct Debits to pay for other bills, meaning you could pay less for some things - especially gas and electricity.

Paying by Standing Order

You can tell your bank to make regular weekly or monthly payments from your account by Standing Order. The value of your payment is fixed. If the amount changes you will need to arrange with your bank to adjust the payment as this does not happen automatically. This includes the annual rent review in April of each year.

If you would like to set up a Standing Order please contact your housing office for a form.

Paying at a Post Office or PayPoint Agent

If you wish to pay over the counter you can use Post Office or PayPoint facilities anywhere in the country. You will need a payment swipe card to get the payment to your account. The Post Office will accept cash, personal cheques and debit card payment. PayPoint agents accept cash only. Paypoint is available at selected shops and garages wherever you see this symbol. Your payment will take up to three days to be credited to your rent account. If you are not sure where your nearest PayPoint agent is, contact your local housing office who will be able to tell you.



The allpay Payment App

You can download the allpay Payment App on your mobile phone or tablet. The allpay Payment App is available from the Apple Appstore, Windows Phone store and Google play and allows you to pay your rent from your Apple, Windows or smartphone. It is free to download and allows you to pay your rent anytime and anywhere. You will need your unique 15 digit reference number that you can find on your swipe

card or on your rent statement and payment will be credited to your account the next working day.

Paying online

You can pay securely online through our website **www.merlinhs.co.uk** by clicking the link Make a payment and following the instructions. The payment will be credited to your account within two working days.

Paying over the phone

You can pay over the phone with a debit card. Please phone **0845 111 0664** and follow the instructions. You will also need to quote your unique 15 digit reference number that you can find on your swipe card or on your rent statement. You should allow two working days for this to be credited to your account.

By cheque at an area housing office

If you are unable to get to a Post Office or Paypoint agent you can pay your rent by cheque at one of our housing offices. You'll be given a receipt and your payment may take up to five working days to appear in your account.



What if I can't pay?

If you think you'll have difficulty paying your rent or other charges you must contact your area housing office before you miss a payment. We will help you to come to an affordable arrangement for repayment. We will take action against anyone who runs up any debts and fails to contact us. This may lead to legal action through the court.

What if I am not happy with the service I have received?

We want to know when we get things wrong so we can make sure we get them right the next time. If you think you haven't received the best service from us, please let us know. Equally, if you think we've done a good job, please get in touch. There is a range of ways you can make a complaint, give us a compliment or just comment about our services, and more information is available in our leaflet Make your comments count.

We want to be an organisation that treats everyone fairly. It is vital that you let us know if you feel you have been treated differently by one of our staff because of your gender, gender identity, race or ethnicity, age, sexuality, disability, religion, marital status or if you are expecting or have recently had a child.

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Housing Society

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