

# Direct Debit



**Could you find paying by Direct Debit more convenient?**

## Direct Debits

- Are you juggling the rent and other bills?
- Do you forget to pay sometimes?
- When the rent changes do you forget and get into arrears?
- Do you swap between payment methods?
- Are you fed up with phoning up, going to the shops or getting cash out to pay the rent?

**If you have answered yes to some or all of these questions you may be better off paying your rent by Direct Debit.** Still not sure? Check these FAQs.

## FAQs

### Who sets up the direct debit?

Unity will, just telephone our Customer Services Team on **0113 200 7700**. It may take approximately 2 to 3 weeks for the Direct Debit to start.

### Can I set it up to pay weekly?

Yes, Unity's Direct Debits can pay your rent weekly, fortnightly, four weekly or monthly; and on any day of the working week or date in the month. They are very flexible.

### Is it easy to change my Direct Debit if I need to?

Yes, Unity can change it for you, just telephone us. It may take approximately 2 to 3 weeks for the changes to take effect.

### Will the payment day move?

The only reason a Direct Debit payment will be taken later than the day expected is because it occurs on a bank holiday, or a Sunday. In that case it will be taken on the next available working day. It will never go early.

### Will it cost me?

No, but if there is no money in your bank account your bank may charge you if it tries to take it. Some banks may waive this charge, or may offer you a small buffer to cover the Direct Debit (no more than £10).

Speak to Unity's Income Management Team for more advice about bank accounts that allow you to use Direct Debits.

### Why change how I pay?

Your rent will always be paid when you want it to. This is great if you:

- like to ensure the rent is paid first from your money, before other bills or debts;
- often get into arrears because you forget to pay by cash or card, or don't have time to phone or visit the office to pay;
- need to budget to make a regular payment, so you know what is left after rent.

### Why swap my Standing Order?

When Unity changes your rent we will adjust your Direct Debit, you will not have to do anything so you will not get into arrears by forgetting to change your standing order.

## Do direct Debits suit everyone?

No, Direct Debits do not suit those on a very low income, or those with varying income. These tenants are better using their Allpay card, the Allpay smart phone app, paying online at [www.unityha.co.uk](http://www.unityha.co.uk) or by phoning **0113 200 7700**. This is because they may not be able to guarantee that the money will be in their bank when it is due to be taken.

## When should I pay my rent?

When you sign your tenancy agreement, you agree to pay your rent weekly and in advance. This means that your rent account should always be in credit. If you are paid monthly, you should pay your rent a month in advance so that you never go into arrears. We know that this can be difficult when you've just moved or started a new job, but you can pay a bit extra each time to gradually get into credit.

## I have money problems and can't afford my rent. What can I do?

First of all.... Don't panic! We understand that times are hard at the moment and that people can find themselves in rent arrears for all kinds of reasons. We appreciate that debt problems can be stressful and difficult to deal with.

So if you are struggling to pay your rent, don't wait and let your arrears spiral out of control. Get in touch with us, call or visit our offices to speak with the **Income Management Team** on **0113 200 7700**. They will be happy to discuss your situation

happy to discuss your situation and make an arrangement with you to help keep your rent account up to date. Remember we are here to help you but we can't solve a problem we don't know about!

## Useful contacts

### Step Change Debt Charity

Step Change gives free, confidential advice and support over the telephone.

 **0800 138 1111**

[www.stepchange.org](http://www.stepchange.org)

### Leeds City Credit Union

Save regularly, get access to fair-interest loans and get help budgeting with a Budget Account.

 **0113 242 3343**

[www.leedscitycreditunion.co.uk](http://www.leedscitycreditunion.co.uk)

### Leeds Citizens Advice Bureau

Leeds CAB has bureaux in five sites across Leeds. They can offer appointments to advise on a range of issues.

 **0113 223 4400**

[www.leedscab.org.uk](http://www.leedscab.org.uk)

### Money Information Centre

A website aimed at helping people in Leeds with money problems. Advice on debt, saving money and affordable loans.

[www.leeds.gov.uk/leedsmic](http://www.leeds.gov.uk/leedsmic)

## Problems understanding?

If you need any of our information translating or if you need an interpreter, please contact us. We can also provide this information in large print or on CD if you need us to.

Unity Housing Association Ltd  
113-117 Chapeltown Road, Leeds, LS7 3HY

 **0113 200 7700**

 [uha@unityha.co.uk](mailto:uha@unityha.co.uk)

web: [www.unityha.co.uk](http://www.unityha.co.uk)



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