

How the Direct Debit review works

We review your Direct Debit every 12 months. We might carry out more frequent reviews, for example if a large repair is carried out at the development, but this isn't guaranteed. Unless we decide that it is necessary to do so, we don't alter the amount you pay by Direct Debit at the time of you making any extra 'one-off' payments but these 'one-off' payments will be taken into account at each annual review.

Why your Direct Debit amount might change

After we've completed your annual payment review, If your Direct Debit needs to be increased or decreased to cover your annual charges, we will let you know and make the necessary changes.

If your account is in debt we'll usually update your monthly payment amount to split the outstanding balance across the following 12 monthly payments.

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, AllPay Ltd on behalf of C-urb 6 Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request AllPay Ltd on behalf of Link Group 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 AllPay Ltd on behalf of C-urb 6 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 AllPay Ltd on behalf of C-urb 6 Ltd asks you to.

Key benefits

- You pay an agreed amount each month, which allows you to keep track of how much you'll be spending.
- We'll review your payment amount on an annual basis and contact you to confirm any changes to your monthly payment amount.
- The Direct Debit Guarantee makes sure your payments are secure.
- You don't have to worry about paying your invoices on time.

How does it work?

- You choose the day of the month your payments leave your account.
- A payment review will take place at least once a year to confirm that you're paying the right amount based on your average charges.
- Your Direct Debit is covered by the Direct Debit Guarantee shown opposite, so you're protected in the unlikely event of a mistake with your payments.

How we calculate your Direct Debit

We estimate how much your ongoing charges may be over the coming year based on the information we have in our records. When it's time for your Direct Debit review, we also take into account any outstanding balance on your account. We then divide this annual cost into 12 monthly payments which are spread equally across the year.



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