



How do I pay my Leaseholder Service Charge?

by direct debit

Please contact our Finance Team on 0808 100 9596 to set up a Direct Debit.

What are the advantages?

- Direct Debit is efficient and reliable.
- We arrange all your payments.
- No overpayments – we only collect what is due.
- No queuing at banks or post offices.
- No worries about forgetting to pay.
- You are protected by the Direct Debit guarantee.
- You can choose any date to set up your payment.

by standing order

Please contact the finance team on 0808 100 9596 to obtain a standing order form.

directly to our bank

You can pay by direct funds transfer. Please use the following bank details:

Our sort code is: 60-05-07. Our account number is: 15553213.



by card payment over the telephone

We accept all major credit and debit cards such as Visa Debit, Visa Electron, Maestro, Visa Credit and Mastercard. Please contact our Finance Team on 0808 100 9596.

by post

You can send a cheque or postal order made payable to Magenta Living to: Partnership Building, Hamilton Street, Birkenhead, Wirral CH41 5AA.

in person

Cash, cheques and all major credit and debit cards are accepted at: Birkenhead One Stop Shop, The Conway Centre, Conway Street, Birkenhead, Wirral CH41 6JD .

(Monday to Friday 9am-5pm, Saturday 9am-12.30pm)

Please quote your account reference number on all payments.

How do I pay for the Major Works part of my Service Charge?

We understand that large major works charges can be difficult to pay, so we offer several payment options:

pay by instalments

When you get your bill, payment is due immediately. However, if you ask us to, we can arrange a payment plan to spread the cost over 12 months. If needed, and with our agreement, the 12 month period can be extended up to a maximum of six years.

leaseholder loan scheme

We may be able to help you if, because of exceptional circumstances:

- You can't get a loan from a bank or other lender, or
- You will suffer severe financial hardship by paying a Magenta Living major works bill.

We will consider you for this option if you meet the following criteria:

- You have no mortgage on your property.
- You can't get finance from anywhere else.
- You do not qualify for a service charge loan from the Homes and Communities Agency.
- You do not have enough savings.
- The property is your only or main home.

The debt will be registered with the Land Registry as a legal charge against your property. This means the debt, plus interest and other costs, will be repaid when the property is sold or transferred. We suggest you get independent advice if you wish to consider this option.

loan from the Homes and Communities Agency

You could qualify for a loan if:

- The total charges for the financial year exceed £3,622*, and
- Your lease was granted less than 10 years ago through the Right to Buy (not the Preserved Right to Buy)

(We will advise you if you qualify for this loan.)

There is an administration fee of up to £130 and the loan will be secured by a mortgage on your property. To apply for a loan, you must write within six weeks of the date on your demand for payment to:

Homes and Communities Agency Finance, St Georges House,
Kingsway, Team Valley, Gateshead NE11 0NA

**The figures above are correct up to 31st March 2014 and change every year.*

What if I am having difficulty paying my Service Charge?

If you are having difficulty paying your service charge, it is important that you contact us as soon as possible so that we can help you. We may be able to make a repayment arrangement with you. If you do not pay your service charge we can take legal action, which may result in a county court judgement or even put your home at risk.

Do you need debt or welfare benefit advice?

If you have debts or are struggling to sort out your benefits, contact the Welfare Benefits Team on 0808 100 9596.

Help from other agencies

- If you receive guaranteed pension credit, you may qualify for help from the Pension Service, who may pay some or all of your service charge. For more information please contact the Pension Service on 0800 99 1234.
- You can get independent financial advice from a high-street bank or building society.
- You may be able to get a loan or a top-up to an existing loan from your mortgage lender.

To discuss paying your service charge or any of the payment options explained in this leaflet, please contact our finance team on 0808 100 9596.

Useful Contacts

Magenta Living Finance Team

Tel: 0808 100 9596

Address: Partnership Building, Hamilton Street, Birkenhead, Wirral CH41 5AA

National Debtline

Provides free, confidential and independent advice on how to deal with debt.

Tel: 0808 808 4000 Monday to Friday 9.00am-9.00pm, Saturday 9.30am-1.00pm
Address: Tricorn House, 51-53 Hagley Road, Edgbaston, Birmingham, B16 8TP
Website: www.nationaldebtline.co.uk

Leasehold Advisory Service

An independent service that provides free advice to leaseholders.

Tel: 0207 383 9800
Address: Maple House, 149 Tottenham Court Road, London, W1T 7BN
Website: www.lease-advice.org.uk

The Pension Service

Provides a wide range of information about the state pension, pension credit and other benefits.

Tel: 0800 99 1234 Monday to Friday 8am-8pm
Address: The Pension Service, PO Box 15, Chester, CH70 8BG
Website: www.direct.gov.uk

Wirral Welfare Right Unit

Free independent, welfare rights advice

Tel: (0151) 666 4570 Every day apart from Wednesday 9.30am-12.30pm
In person: The Conway Centre, Conway Street, Birkenhead
Email: welfarerights@wirral.gov.uk

Age UK Wirral

Free, confidential advice to older people

Tel: (0151) 666 2220
Address: 42-44 Market Street, Birkenhead, Wirral, CH41 5BT



Citizens Advice Bureau

Tel: 0844 477 2121

Birkenhead	50 Argyle Street 76 Hamilton Street
Wallasey	237-243 Liscard Road
Heswall	Hillcroft, Rocky Lane
Moreton	Moreton Library, Pasture Road
Woodchurch	Woodchurch Library, New Hey Road