Dear Tenant

**You landlord is working with the Cheshire Neighbours Credit Union to ensure your rent is paid on time, every time. We offer our budgeting account to prevent homelessness and promote financial inclusion.**

**Step 1. Return this Budgeting form to CNCU (by post, email or in person at Delamere House).**

**Step 2. Contact your Employer or Benefits office to start making payments into your CNCU account.**

**Step 3. *We’ll budget your income to pay your rent for you.***

The **Jam Jar Budgeting Account** is a great way to manage your money, for £5 per month the CNCU puts money aside from your weekly or monthly income (in or out-of-work benefits, wages, standing orders) to ***pay your rent on-time, every time.*** *N.B some Landlords/Housing Associations will pay this fee for you.*

Forename……………………………………….Surname:………………………………………………….

Address:……………………………………………………………………………………..…………………

Postcode:………………………………….........N.I.No……………………………………………………..

Date of Birth:……………………………………Telephone No: ……………………...……………………

Email:…………………………………………..………………………………………………………………

Please all make payments payable to Co-op Bank; ***Sort Code 08-92-50 Account No 67000412*** using *your* ***National Insurance Number*** *as the paying in reference*.

|  |  |  |
| --- | --- | --- |
| **Income Source** | **Amount** | **How often is this paid?** |
| Housing Benefit |  |  |
| Wages |  |  |
| In / out of work Benefits |  |  |

***Return this completed form, tenancy agreement and one form of Photo ID (Identity Card, Drivers Licence or Passport) to the address above; or email “info@cncu.org.uk”.***

*I would like any excess income to be sent to:*

£……... Bank account sort code……/……/…… , Account Number …………………………

£……... CNCU Savings

£……... CNCU Visa Debit Card

* *Unless instructed otherwise, any over-payments will be held in your CNCU Savings.*
* *I give CNCU permission to transfer my housing benefit / rent directly to the landlord.*
* *I give CNCU permission to contact the landlord or their appointed representative to discuss rental payments.*
* *I understand that withdrawals will not be permitted from the rent account to anyone other than the landlord.*
* *30 days’ notice must be given to cease payments to the landlord; any dispute in rental terms must be resolved directly between landlord and tenant.*
* *CNCU will send the Housing Benefit by BACS payment every four weeks to the landlord. Any backdated Housing Benefit will be sent on the next payment scheduled by us. Withdrawal by Cash or Cheque will not be permitted.*
* *The £5 administration fee is deducted from each payment before it is sent to the landlord.*
* *CNCU will only make up any short-falls in rent due where tenants send all income to us to budget against. Where there are insufficient funds to pay the rent in full, only the Housing Benefit will be paid to the Landlord and any arrears or short-fall must be resolved between Tenant and Landlord.*
* *The account must maintain a minimum balance of £5.*
* *Tenants are entitled to open a Savings account and Visa Debit account with CNCU.*
* *It is the responsibility of the Tenant to notify CNCU* ***and*** *Cheshire East Council Housing Benefit Department of any change in circumstances.*
* *In accordance with the Data Protection Act we will use your personal details for the purpose of managing your account with CNCU. Personal details will be treated confidentially and only shared for the purpose of credit referencing and/or debt recovery if necessary.*

I have read and understood these terms and conditions.

Signed………………………………………………………………………………Date...........................

Print Name……………………………………………………………………………………………………