

How to pay by telephone

- Step 1:** Dial the dedicated telephone payment number **0844 557 8321** and have your Cadder Housing payment card and debit card ready to make a payment. Calls cost around 5p per minute from a BT landline. Subject to Change.
- Step 2:** Enter the 19 digit long number on the front of your payment card followed by your debit card details.
- Step 3:** Then enter the amount you wish to pay using the (*) key to separate pounds and pence.
- Step 4:** You will then be asked to check the payment and confirm by pressing (*) or cancel by pressing (#).
- Step 5:** Once the transaction has been processed you will be given a reference number to keep for your records. If the transaction is not processed then you will be transferred to a customer services representative. We accept most major debit cards for payments made over the telephone. Please note that we do not accept payment by credit card

You can also telephone the Association direct on **0141 945 3282** to make a payment, alternatively you can visit the office and make a payment using your debit card. The office is open between the hours of:- Mon-Thu (9.00-4.30), Fri (9.00-4.00). On last Wednesday of each month, we are closed in the morning and re-open from 1.00-6.00.

How to pay by Internet

- Step 1:** Simply log on to www.allpayments.net and enter the 19 digit long number on the front of your card. Alternatively follow the "make a payment" link at www.allpay.net.
- Step 2:** Enter and confirm a password and a valid email address where you can receive payment confirmation. You will be asked for this password each time you log on.
- Step 3:** Enter the amount you wish to pay and the details of the debit card you wish to pay with. Confirm payment by clicking the "Pay Now" button. We accept most major debit cards for payments made by internet. Please note that we do not accept payments by credit card
- Step 4:** A confirmation page will then appear with a payment and authorisation code which can be printed off for your records. These details will also be sent to your registered email address.



66 Skirsa Street, Cadder, Glasgow G23 5BA
Tel: 0141 945 3282
Email: enquiry@cadderhousing.co.uk
Website: www.cadderha.co.uk

Cadder Housing is registered under the Industrial and Provident Societies Act (No. 2436R[S])
Scottish Registered Charity No. SC036455.

**For more information about the places you can pay,
please contact us on 0141 945 3282 and we will be happy to help.**

How to pay your rent, factoring and other charges



How to pay using your Cadder Housing payment card

Please keep this leaflet as it has important information on how to use your payment card and what to do if you lose it.

This leaflet tells you about the different ways you can pay your rent, factoring fees and other charges using your payment card and how it can fit in around your own lifestyle.

It also hopefully answers any questions you might have about the ways to pay. However, if you still have a question about how this service works please do not hesitate to contact us on **0141 945 3282**.



Your Payment Card

All tenants and owner occupiers receive a payment card containing a unique identification number. The card itself has no value and cannot be used to make payments to any other organisation or to get details of your account. This card should be used to support any payments you make to us as it automatically identifies your account.

If for any reason you have not received your payment card, or you have lost or damaged it, please contact us on **0141 945 3282** so that we can send you a replacement card as soon as possible.

If you find yourself in the position that you are struggling to meet your rent or factoring payments, please contact the Association immediately for assistance. We provide Welfare Rights and Money / Debt Advice services. Please note that these services are free, impartial and confidential. By seeking help and advice early on you can reduce the chance of your arrears getting out of control or even prevent them occurring in the first place.

Ways for you to pay

You can pay your rent, factoring fees and ad-hoc fees using your payment card at a wide range of local retail outlets. Some ways even mean you can make a payment without leaving the comfort of your own home. You can use your payment card to make payments at any outlet displaying one of the signs shown.



All you need to do is take your payment card to the counter along with your payment and hand them over. You will be given a printed receipt (along with your card) as proof that you've made a payment to Cadder Housing Association, so keep it in a safe place. However, you might find it easier to use one of the other services available to make a payment. You could:



Make a payment over the phone. This service is available 24 hours a day, seven days a week. Payments can be made by debit card only. Just ring **0844 557 8321** and follow the simple instructions. For information on how to pay by telephone, please see the back of this leaflet.



Make a payment over the internet. Again this service is available 24 hours a day, seven days a week. All you have to do is log on to www.allpayments.net and click on "Customer Services". Make sure you have your debit card handy as well as your payment card. Please see the back of this leaflet.



Pay using the allpay App. Debit card payments can be made at your convenience through the allpay App, available to download for free for Apple and Android smartphones. Visit www.allpay.net/app for more information.

We accept most major debit cards for payments made over the phone and internet, including Switch, Delta, Visa, Maestro and Solo.



The easiest way to make a payment, if you have a current bank or building society account is by Direct Debit. Paying your by Direct Debit means you no longer have the hassle of trying to remember when you're your rent or factoring fees are due. You can pay weekly, fortnightly or monthly. Simply contact our Housing Management Section (Tel No **0141 945 3282**) and we will be happy to set this up for you.

Making a payment by Direct Debit means you can budget better. Together we can work out a payment plan to suit you.

A Direct Debit means you give your bank or building society permission for us to collect payments directly from your account, as long as you have been given advance notice of the amounts and collection dates. Every Direct Debit is protected by three main safeguards: an immediate money back guarantee from the bank or building society if a mistake is made, advance notice if the date or amount changes and ultimately the right that you can cancel the Direct Debit at any time.