

Useful information

Post Office ® card accounts

We cannot pay Housing Benefit to Post Office ® card accounts that have direct payments of other state benefits and allowances. Use the information in this pack to decide which basic bank account to apply for.

Lloyds TSB branches in London Borough of Merton that are participating:

66 London Road, Morden SM4 5BB

3 St George's Road, Wimbledon SW19 4DR

9 Majestic Way, St Marks Place, Mitcham CR4 2YY

To apply for the Lloyds TSB **Cash Account** you must either contact us (see below) or phone **0845 3000 000**. Do not go straight to these branches.

Useful contact details

London Borough of Merton

Write to: Merton Benefits Service, PO Box 610, Civic Centre, Morden SM4 5ZT

Visit: Merton Link at the Civic Centre, London Road, Morden SM4 5DX

Telephone: 020 8274 4903

Email: Housing.Benefits@merton.gov.uk

If you would like more information in your own language, please contact us at the address shown in the bottom box.

Albanian
Arabic
Bengali
Chinese
Farsi
French
Gujarati
Hindi
Punjabi
Somali
Spanish
Tamil
Urdu

Nese deshironi me shume informacion ne gjuhen tuaj, ju lutemi te na kontaktoni ne adresen e dhene ne kutine me poshte.

إذا أردت معلومات إضافية بلغتك الأصلية الرجاء الاتصال بنا في العنوان المدون ضمن الإطار أدناه.

যদি আপনার নিজের ভাষায় লেখা আরও তথ্য চান তাহলে দয়া করে আমাদের সঙ্গে যোগাযোগ করুন, তলার বক্সে আমাদের ঠিকানা রয়েছে।

如果你需要用中文印成的資料，請按低端方格內提供的地址與我們聯系。

اگر مایل به اطلاعات بیشتر به زبان خود هستید، لطفاً با ما از طریق آدرس زیر تماس بگیرید.

Pour tout renseignement complémentaire dans votre propre langue, veuillez nous contacter à l'adresse figurant dans l'encadré du bas.

જો તમને તમારી પોતાની ભાષામાં વધારે માહિતી જોઈતી હોય, તો કૃપા કરીને નીચે અંતમાં આપેલા ખાનામાં દર્શાવેલા સરનામે અમારો સંપર્ક કરો.

ਜੇਕਰ ਤੁਸੀਂ ਪੰਜਾਬੀ ਵਿਚ ਹੋਰ ਜਾਣਕਾਰੀ ਲੈਣੀ ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ ਹਿੱਸਾ ਵਰਕੇ ਹੇਠ ਲਿਖੇ ਖਾਨੇ ਵਿਚ ਦਿੱਤੇ ਪਤੇ 'ਤੇ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।

Hadii aad u baahan tahay faahfaahin intaa kabadan oo ku soobsan afkaaka hooyo ama Af Somali fadlan lana soo xiira cinwaanka hoos ku qoran.

Si usted desea más información en su propia lengua, por favor contáctenos en la dirección al pie del formato.

உங்கள் மொழியில் மேலதிக தகவலைப் பெற விரும்பினால், அடியிலுள்ள பெட்டிக்குள் தரப்பட்டுள்ள விலாசத்தில் எம்முடன் தொடர்பு கொள்ளுங்கள்.

اگر آپ اپنی زبان میں مزید معلومات حاصل کرنا چاہتے ہیں تو براہ کرم ہم سے اس پتے پر رابطہ قائم کریں جو کہ نیچے کے بکس میں درج ہے۔

You can also get this information in large print, in Braille and on tape.

www.merton.gov.uk

**Business Support Team
3rd Floor, Merton Civic Centre,
Morden SM4 5DX**

Housing Benefit Basic Bank Accounts



Putting You First
www.merton.gov.uk



How we will pay Housing Benefit to you

It is our policy to pay all Housing Benefit into a bank or building society account, by direct payment called Bank Automated Crediting System (BACS). This is the safe and flexible way to receive Housing Benefit.

What are the benefits to you?

Payment by BACS takes away the risk that cheques carry of being delayed by post, stolen or tampered with. With BACS, your Housing Benefit is available to withdraw on the day you would normally pay in your cheque. Paying cheques into a bank or building society can take days to clear. If you have a cash card you can withdraw the cash at any time of the day or night from any branch of your bank. And you can still visit your branch to withdraw cash if you want to.

The Housing Benefit cheque cashing service will no longer be provided at Merton Link in Merton Civic Centre after 31 October 2006. If you cash your Housing Benefits cheques there at the moment, now is the time to switch to BACS or make sure you have a basic bank account.

If you have a bank or building society account

Now is the time to switch to BACS. Please:

- check with your own bank or building society branch that your account can receive Housing Benefit by BACS; and
- simply fill in your account details on the enclosed form titled Request to have Housing Benefit payments by Bank Automated Crediting System (BACS). Then post it back to us in the prepaid envelope supplied. We will do the rest.

If you do not have a bank or building society account

We recommend that you choose a basic bank account. These are offered by many banks and building societies. Please read the Financial Services Authority (FSA) leaflet.



Can I choose any bank or building society to apply for an account?

Yes, of course. We want you to make up your own mind about which company you bank with. This is why we have enclosed the Financial Services Authority (FSA) leaflet. This gives you independent advice about basic bank accounts. If you make a successful application for a basic bank account, you need to tell us your account details. When you have been given the account number and sort code;

- simply fill in your account details on the enclosed form titled Request to have Housing Benefit payments by Bank Automated Crediting System (BACS) and post it back to us in the prepaid envelope supplied.

Merton Benefits Services has chosen Lloyds TSB because they already provide a trusted banking service to Merton Council. Please read the enclosed leaflet called **Cash Account** All you need to know about our basic banking account.

The other advantages of choosing Lloyds TSB are:

- Face to face account opening where all your questions will be answered.

- We have an agreement with Lloyds TSB who will help you open your account and go through the account opening process with you.

Please read the enclosed Lloyds TSB leaflet called '**Cash Account** – All you need to know about our basic banking account'.

If you decide to choose the Lloyds TSB Cash Account, please:

- phone Lloyds TSB on **0845 3000 000**

You must remember to take this pack of information and all its contents with you to the Lloyds TSB branch when you make your application.

When asked by the Lloyds TSB member of staff:

- give them the form titled Request to have Housing Benefit payments by Bank Automated Crediting System; and
- the letter called Proof of your Identity, residence and Housing Benefit award, to support your Lloyds TSB **Cash Account** application.

You will be told the same day you apply whether you have been successful in opening a Lloyds TSB **Cash Account**. They will post back the completed form titled Request to have Housing Benefit payments by Bank Automated Crediting System (BACS) to us. We will then pay your Housing Benefit by BACS instead of by cheque.

Are there any catches, if I do not choose Lloyds TSB?

We will not be able to:

- assist you with arranging an appointment with another bank or building society;
- assist with their account application form; or
- supply all the proof of identity and residence your bank or building society would need for their account application.