



IN THIS ISSUE:

- 2 Your environment**
We are working with you
- 3 Your feedback**
Your views are important to us
- 4 Q&A**
Groundscapes' Iain Jones
- 5 A day in the life of**
an Estate Services Officer
- 6 Your employment**
Working to build a brighter future
- 7 Your money**
Supporting our residents
- 8 Your home**
Getting ahead with your rent
- 9 Your home**
Evictions: a last resort
- 10 Getting involved**
Our Virtual Scrutiny Panel
- 11 Customer experience**
Mystery shoppers
- 12 Digital support**
Online sessions | Allpay



FOCUS ON

GROUNDS MAINTENANCE & CLEANING



IN THIS ISSUE:

- 2 Your environment**
We are working with you
- 3 Your feedback**
Your views are important to us
- 4 Q&A**
Landscapes' Iain Jones
- 5 A day in the life of**
an Estate Services Officer
- 6 Your employment**
Working to build a brighter future
- 7 Your money**
Supporting our residents
- 8 Your home**
Getting ahead with your rent
- 9 Your home**
Evictions: a last resort
- 10 Getting involved**
Our Virtual Scrutiny Panel
- 11 Customer experience**
Mystery shoppers
- 12 Digital support**
Online sessions | Allpay



YOUR ENVIRONMENT

We are working with you

We sometimes hear questions from residents asking why the grass in their communal areas hasn't been cut for a while or requesting that the windows inside be cleaned. We are working with you, providing the services needed to keep your neighbourhood and community well cared for. It's important that we outline what our cleaning and grounds maintenance operatives are hired to carry out for you. Here is an overview of what you can expect:



CLEANING

Weekly	Clean all entrance areas, including glass, fixtures, fittings, outside letterboxes and porch areas
	Clean all communal rooms, including lounges, bathrooms, toilets and laundry rooms
	Restock soap, hand towels and toilet rolls
	Dust or damp wipe handrails, balustrades, skirting boards, window sills, appliances
	Clean cobwebs from all areas
	Clean guest room after it's been used
	Spot clean gloss paintwork, walls, switches and sockets to remove any marks
	Clean lift, especially mirror, control panel and runners
	Pick up litter, sweep when needed and empty cigarette bins
	Check and replace faulty lightbulbs and report any faults
	Vacuum or sweep, then damp mop hard floors and vacuum carpet and entrance mats
	Sweep up light debris and disinfect bins
Every two months	Clean all communal windows inside when it's safe to do so
Yearly	Steam clean carpets
	Deep clean hard floors

GROUND'S MAINTENANCE

Every visit	Remove all debris and leave the site neat and tidy
	All staff who visit to report any Anti-Social Behaviour, bulky waste, fly-tipping and graffiti
Every month	Litterpick outside
	Sweep or blow all paths, parking bays and hard standings
	Try to keep all outside areas free of moss
	Cut grass and use strimmer when needed during the growing season (usually March to October)
In autumn and winter	Weed, fork and rake over all flowerbeds
	Collect leaf fall and debris when needed
In May and September	Remove all weeds from hardstandings and treat with weedkiller if needed
In April and October	Edge up all paths, boundaries and edges of flowerbeds by hand
	Trim all hedges and prune all shrubs (unless flowering)

A two way street

As your landlord we provide the cleaning and grounds maintenance as explained above. We also expect our residents to respect their neighbourhoods, keep their communities clean and safe. Please report any issues that need attention, keep all communal areas free from personal items and dispose of rubbish correctly.



IN THIS ISSUE:

- 2 Your environment**
We are working with you
- 3 Your feedback**
Your views are important to us
- 4 Q&A**
Landscapes' Iain Jones
- 5 A day in the life of**
an Estate Services Officer
- 6 Your employment**
Working to build a brighter future
- 7 Your money**
Supporting our residents
- 8 Your home**
Getting ahead with your rent
- 9 Your home**
Evictions: a last resort
- 10 Getting involved**
Our Virtual Scrutiny Panel
- 11 Customer experience**
Mystery shoppers
- 12 Digital support**
Online sessions | Allpay



Your views are important to us!

We always aim to deliver the highest standard of service possible to you as our residents and we need your help to achieve this. Hearing your views on how we are doing means we can improve our service as a result.

We find out your feedback by working with an independent market research company called Voluntas. They may get in touch with you to find out your views about how we are doing as a landlord and the services we provide. If they contact you, the number that will appear on your phone will be **0800 077 3572**. We have asked Voluntas to increase the number of telephone surveys they carry out on our behalf, because we'd like more detailed information on the way residents view our services. It's likely that you will be contacted at some point in the future.

Taking part in the survey is completely voluntary, but we do encourage you to give us your feedback so that we can use the results to improve the services we provide. We also appreciate comments from residents who are satisfied with our services. These have included:

"The grass work is really good."

"The cleaning, carpets and vacuuming are wonderful."

"I'm not able to go outside because of my disability, so if they could tidy up the front garden that would be nice."

"They do the grass well and collect the leaves in our large shared garden."

Who are Voluntas?

Voluntas are a professional company who follow the guidance of the Market Research Society. They will always explain who they are when they call and will ask if you are willing to complete the survey. None of the questions will focus on personal or financial information.

The responses from the survey are not shared with any other organisation or used for marketing purposes. As part of our commitment to continuous service improvement, a member of our Customer Experience Team may follow up calls to discuss any issues raised or invite you to be part of a focus group, where we will offer you vouchers for your time.

If you have any queries or require any further information, please contact us at: customerexperience@rosebery.org.uk





IN THIS ISSUE:

- 2 Your environment**
We are working with you
- 3 Your feedback**
Your views are important to us
- 4 Q&A**
Groundscapes' Iain Jones
- 5 A day in the life of**
an Estate Services Officer
- 6 Your employment**
Working to build a brighter future
- 7 Your money**
Supporting our residents
- 8 Your home**
Getting ahead with your rent
- 9 Your home**
Evictions: a last resort
- 10 Getting involved**
Our Virtual Scrutiny Panel
- 11 Customer experience**
Mystery shoppers
- 12 Digital support**
Online sessions | Allpay



Q&A with Groundscapes' Iain Jones

Iain Jones has been working for our grounds maintenance contractor Groundscapes for 15 years. He started as an operative in 2003 and worked his way up through the company to eventually become Contract Manager for the Rosebery contract.

What does your role as Contract Manager involve?

I regularly visit sites to carry out quality checks so we can see where areas can be improved. It also allows us to see the service that the teams are delivering, so we can assess their strengths and weaknesses and work on them.

The most challenging aspect to your job is...?

Litter is a problem on larger estates and bites into time where we could be carrying out the gardening service. We often collect up to seven bags of rubbish on a visit. Our job would be more productive if people used the bins provided.

How much resident interaction does your team have?

All of our team are approachable on site visits and we have a good amount of resident interaction, welcoming any concerns they may have. Some will contact our office directly and in those cases we'll try to resolve any issues as soon as possible. We also attend Rosebery's Community Days so we'll chat to residents there too.

How do you manage challenging satisfaction results

Rosebery has an independent company called Voluntas, which carries out telephone surveys on our services with residents. These results provide us with information on which sites have been affected by challenging satisfaction results. We discuss the results at meetings and then the site is worked on by a team alongside our working supervisor. If a site fails to meet our quality checks, we then arrange a re-work of the site with a supervisor to manage the improvements required. The results of our quality checks are sent to the teams with comments for areas to address on the next visit.

How important are residents' views to your work?

Residents' views are very important because they are the ones who see the properties each day and have a better understanding of requirements that we may miss. The grounds and cleaning are right there for residents to see when they come home or go out and they should be proud of where they live.





IN THIS ISSUE:

- 2 Your environment**
We are working with you
- 3 Your feedback**
Your views are important to us
- 4 Q&A**
Landscapes' Iain Jones
- 5 A day in the life of an Estate Services Officer**
- 6 Your employment**
Working to build a brighter future
- 7 Your money**
Supporting our residents
- 8 Your home**
Getting ahead with your rent
- 9 Your home**
Evictions: a last resort
- 10 Getting involved**
Our Virtual Scrutiny Panel
- 11 Customer experience**
Mystery shoppers
- 12 Digital support**
Online sessions | Allpay



A day in the life of an Estate Services Officer

Sam Hetherington has been Rosebery's Estates Services Officer for 10 years. He is responsible for managing the upkeep of our properties and communal areas, ensuring they are safe. This includes managing the cleaning and grounds maintenance contracts for our communal areas

"I start my day in the office to check any information I need, such as meetings arranged with partners, contractors or residents. We provide cleaning and grounds maintenance services for some properties through our external contractor Cleanscapes and Groundscapes. I work closely alongside them to make sure these services are delivered. My day regularly involves visiting the properties to

check the quality of their work, reporting and logging any repairs needed to the communal areas, and being on hand to answer any resident queries. I enjoy working with residents and improving their estates is one of my favourite parts of my job."

A big part of Sam's role focuses on resident safety. This involves clearing waste in



"I enjoy working with residents and improving their estates is one of my favourite parts of my job."

communal areas. He visits 140 blocks and a further 40 roads which have no internal parts to check they are free from waste.

"We have around 30 incidents of dumped waste in shared areas, mostly bin stores and hallways. This poses a fire risk so we have to clear it away – but it costs us between £1000-2000 each month. It's really important to dispose of any bulk waste items that don't fit in the bin by arranging collection or taking them to the tip, otherwise you are asking for your neighbour to pay for your own waste to be collected.

"I also test fire alarms and lighting in communal areas. Some of our estates have children's playgrounds and I check that the play equipment meets our standard for safety."

Sam is one of our most familiar faces to residents, he is the one out there monitoring our estates and helping residents with any issues.

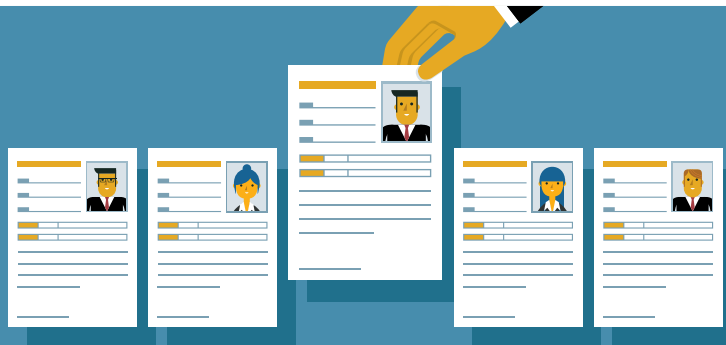


IN THIS ISSUE:

- 2 Your environment**
We are working with you
- 3 Your feedback**
Your views are important to us
- 4 Q&A**
Groundscapes' Iain Jones
- 5 A day in the life of**
an Estate Services Officer
- 6 Your employment**
Working to build a brighter future
- 7 Your money**
Supporting our residents
- 8 Your home**
Getting ahead with your rent
- 9 Your home**
Evictions: a last resort
- 10 Getting involved**
Our Virtual Scrutiny Panel
- 11 Customer experience**
Mystery shoppers
- 12 Digital support**
Online sessions | Allpay



Working to build a brighter future



Committed to helping local people explore their potential, we are working together with four other local organisations to stage our annual free event **Epsom & Ewell Employment Fair**. It will take place on **Wednesday 15 May 2019 at the Rainbow Leisure Centre on East Street, from 11am to 3pm**

Being out of work or training can have a serious impact on a person's livelihood and self-confidence. So alongside The Ethos Project, The Best of Epsom and Ewell, What's On In Epsom and Epsom & Ewell Borough Council, we are offering people the chance to meet with employers and training providers, to explore local opportunities.

The free event will include:

- Face-to-face meetings with local employers and businesses.
- A wide range of job and training activities.
- The chance to make new connections and boost confidence in an informal setting.

When: Wednesday 15 May 2019

Time: From 11am to 3pm

Where: The Rainbow Leisure Centre, East Street, Epsom, Surrey KT17 1BN

If you have any questions, please contact The Best of Epsom and Ewell office on **01737 350 079 (9am-5pm)** or Nanette Chandler from Ethos on **07904 908 871**.

For more information, follow the Facebook page at www.facebook.com/EpsomandEwellEmploymentFair

YOUR EMPLOYMENT



Join the Job Hub

Nanette Chandler is an Ethos Employment Advisor and she runs the Job Hub for our residents every Friday from 12pm to 2pm at the Epsom Methodist Church on Ashley Road. If you'd prefer a one-to-one appointment, she also holds these at Epsom & Ewell Borough Council's offices at the Town Hall, The Parade, Epsom.

Support that she provides includes:

- Helping to draft CVs and covering letters/emails to employers.
- Assisting with job searches and applications.
- Practising interview questions.
- Helping with searches and applications for training courses.

If you'd like to attend the Job Hub, please contact Nanette on 07904 908 871.

Our Income Team worked closely with the Job Centre Plus and Epsom & Ewell Citizens Advice to run an event last month providing residents with advice and support on Universal Credit (UC).

The event gave people the opportunity to ask any questions they had about UC and get advice on their own personal circumstances.

Issues discussed included:

- Who is entitled to UC
- How to claim it for the first time
- The length of the time it takes for the first payment to be authorised.

If you weren't able to make this event but you'd like support with UC, debt management, employment or training, email us at rent@rosebery.org.uk or call **01372 814 000**.



Supporting our residents

We have two Tenancy Sustainment Officers (TSOs) within our Income Team and their job is to help residents to maximise their money. Our TSOs are experts in benefits advice and have helped hundreds of residents to get the benefits that they are entitled to. They also work with a number of charities to help residents find essential items for their homes, such as white goods.

Here is an example of the valuable work our TSOs have done:

*Claire and her two children were living in one of our Temporary Accommodation schemes. Claire was affected by the benefit cap, which meant her total amount of benefits was reduced. We helped her to apply for a Discretionary Housing Payment to top up her housing benefit.

After recognising that that Claire should be receiving Personal Independence Payment (PIP), we supported her in submitting an application. The application was refused so we appealed and represented Claire at the Upper Tribunal. This appeal was successful and she was awarded £117.05 per week in PIP. She also received a backdated PIP payment of £13,647 and a payment of £11,918 from Income Support.

Claire became exempt from the benefit cap and now gets full housing benefit, including a backdated payment of £1,070.

Through the support of our TSOs, Claire's income has now significantly increased. She is now financially stable, with her rent account in credit.

There may be many of you like Claire who are not receiving the benefits that you could be entitled to. We would like to help, so if you'd like some support please contact us:

Email: rent@rosebery.org.uk

Call: 01372 814 000 or
0800 068 7664 (freephone)

*name has been changed to protect identity



IN THIS ISSUE:

- 2 Your environment**
We are working with you
- 3 Your feedback**
Your views are important to us
- 4 Q&A**
Groundscapes' Iain Jones
- 5 A day in the life of**
an Estate Services Officer
- 6 Your employment**
Working to build a brighter future
- 7 Your money**
Supporting our residents
- 8 Your home**
Getting ahead with your rent
- 9 Your home**
Evictions: a last resort
- 10 Getting involved**
Our Virtual Scrutiny Panel
- 11 Customer experience**
Mystery shoppers
- 12 Digital support**
Online sessions | Allpay





IN THIS ISSUE:

- 2 Your environment**
We are working with you
- 3 Your feedback**
Your views are important to us
- 4 Q&A**
Groundscapes' Iain Jones
- 5 A day in the life of**
an Estate Services Officer
- 6 Your employment**
Working to build a brighter future
- 7 Your money**
Supporting our residents
- 8 Your home**
Getting ahead with your rent
- 9 Your home**
Evictions: a last resort
- 10 Getting involved**
Our Virtual Scrutiny Panel
- 11 Customer experience**
Mystery shoppers
- 12 Digital support**
Online sessions | Allpay

Getting ahead with your rent

Keeping your rent account up to date is really important so you don't fall into arrears at any time. Charges are due to be paid to us in advance and we outline this in your tenancy agreement or lease.

If you are currently paying in arrears, you need to increase your payments until you are then paying in advance. This is especially important if you are of working age and claiming housing benefit, because eventually you will be switched over to Universal Credit (UC).

UC is a new benefit which replaces six other benefits, including housing benefit. Payment is made monthly in arrears, which means some people will find it more difficult to pay their rent when they first start to claim. If you have any type of arrears on your account, then your tenancy agreement or lease is at risk. So it's really important that you start paying in advance.

Whether you receive benefits or not to help towards your rent, it's really important that your account is paid in advance.

If you have any questions about paying in advance we are happy to help, so please do get in touch:

Email customerexperience@rosebery.org.uk
Call **01372 814 000** or **0800 068 7664 (freephone)**





Evictions: a last resort

IN THIS ISSUE:

- 2 Your environment**
We are working with you
- 3 Your feedback**
Your views are important to us
- 4 Q&A**
Groundscapes' Iain Jones
- 5 A day in the life of**
an Estate Services Officer
- 6 Your employment**
Working to build a brighter future
- 7 Your money**
Supporting our residents
- 8 Your home**
Getting ahead with your rent
- 9 Your home**
Evictions: a last resort
- 10 Getting involved**
Our Virtual Scrutiny Panel
- 11 Customer experience**
Mystery shoppers
- 12 Digital support**
Online sessions | Allpay



As the saying goes 'home is where the heart is'. A pleasant home enables people to have a stable base, build their lives and make memories.

We do all that we can to keep people living in their homes. Sadly there are occasions when, despite trying our best to help, a resident is in serious breach of their tenancy agreement. In these cases we have no choice but to evict them.

The biggest cause of eviction is unpaid rent. Evicting someone is always the last option for us, but it's unfair on residents that do pay if we do not take action against those that don't.

At the end of last year we evicted a family who simply refused to pay their rent. We did everything possible to support them, offering the help of our Tenancy Sustainment Officers and our Money and Debt Advisors at the Citizens Advice Bureau. We also made a referral to social services for further support for the family. They had every opportunity to work with us on a repayment plan. Unfortunately, after several court hearings, the judge ruled that the tenancy agreement should be ended and the family were then evicted. We are confident that had this family worked alongside us, we could have prevented them from being evicted from their home.

The story doesn't end there as this family left with a significant amount of debt which needs to be repaid. We always chase anyone who owes us money after their tenancy has ended. If necessary we involve a debt collection agency.

We don't like evicting our residents, but we will do so if it's needed. If you're struggling to pay your rent then get in touch with us, to ensure you don't end up in the same situation. We are here to help but we cannot do that if we don't know there's a problem.

Email: rent@rosebery.org.uk

Call: **01372 814 000** or
0800 068 7664 (freephone)





IN THIS ISSUE:

- 2 Your environment**
We are working with you
- 3 Your feedback**
Your views are important to us
- 4 Q&A**
Groundscapes' Iain Jones
- 5 A day in the life of**
an Estate Services Officer
- 6 Your employment**
Working to build a brighter future
- 7 Your money**
Supporting our residents
- 8 Your home**
Getting ahead with your rent
- 9 Your home**
Evictions: a last resort
- 10 Getting involved**
Our Virtual Scrutiny Panel
- 11 Customer experience**
Mystery shoppers
- 12 Digital support**
Online sessions | Allpay



Our Virtual Scrutiny Panel – their first year

In February 2018 we launched our new Virtual Scrutiny Panel (VSP), to scrutinise our frontline services and offer recommendations for how we could make improvements.

We first recruited seven residents to join the VSP, but this has now reduced to five. As part their induction, panel members received several months of training, which covered:

- An introduction to resident scrutiny and co-regulation
- Building skills in communication, teamwork and running effective meetings
- The staffing structure here at Rosebery and our relationship with the Board

To ensure their investigations are carried out in a consistent way, the panel agreed on a five stage procedure guide. This guide sets out the information and activity required at each stage of the investigation, so their assessments are based on evidence.

The VSP started their first scrutiny investigation in September 2018, by looking at how 'customer complaints are managed'. As part of this task the VSP have:

- Received an overview of Rosebery's current complaints policy and procedure, including our performance around dealing with complaints.
- Agreed to carry out a range of investigations to further clarify their initial findings – these have included interviewing staff and contacting any residents that have previously made a formal complaint.
- Looked at best practice across the housing sector, focusing mainly on similar sized housing associations.

As this is their first investigation, the VSP have taken more time at each stage of the process to support their development and learning. Their goal is to report their findings and recommendations to our Board in May 2019. Following this, a summary of their report will be available on our website.

Theo Scott, our Customer Experience Team Leader, is supporting the work of the VSP. He said: "It's been a promising first year and the panel members have achieved a lot so far. They understand the important role they can provide in helping us to deliver continuous service improvements for all residents."

If you are interested to learn more about the work of the VSP or become a panel member, please get in touch with the Customer Experience Team:

Email customerexperience@rosebery.org.uk
Call 01372 814 000 or 0800 068 7664
(freephone)

"It's been a promising first year and the panel members have achieved a lot so far. They understand the important role they can provide in helping us to deliver continuous service improvements for all residents."





IN THIS ISSUE:

- 2 Your environment**
We are working with you
- 3 Your feedback**
Your views are important to us
- 4 Q&A**
Groundscapes' Iain Jones
- 5 A day in the life of**
an Estate Services Officer
- 6 Your employment**
Working to build a brighter future
- 7 Your money**
Supporting our residents
- 8 Your home**
Getting ahead with your rent
- 9 Your home**
Evictions: a last resort
- 10 Getting involved**
Our Virtual Scrutiny Panel
- 11 Customer experience**
Mystery shoppers
- 12 Digital support**
Online sessions | Allpay



CUSTOMER EXPERIENCE

Mystery Shoppers – spotlight on our contact centre

Our mystery shoppers recently took part in an assessment of our contact centre. The aim of this was to check the standard of service that residents experienced at 'first point' of contact.

The main areas tested were:

- Time taken to answer telephone calls and web chats.
- First point of contact – whether staff were able to resolve enquiries during the first phone call or web chat.
- Customer satisfaction with the overall experience.

This service area was chosen because we are planning to install a new telephone system, as part of our digital transformation programme. The new system will offer a better user experience and help to reduce call waiting times. Our mystery shoppers put the current contact centre service to the test, so we can have a better idea of what works well and where improvements can be made.

A total of 62 mystery shops were completed (53% telephone calls and 47% web chats). Overall our shoppers provided positive feedback and there were many useful examples of contact centre staff 'going the extra mile' and offering a good customer experience. Shoppers also enjoyed using our web chat facility and felt this was a convenient way of checking our service.

Some service areas did, however need some improvements as:

- 56% of the 62 telephone calls and web chats were answered in less than one minute.
- A few shoppers experienced slow responses when communicating with staff on our web chat.

As a result of these findings, we have set ourselves a new target to answer 70% of all calls in less than one minute. We also investigated the issue on our web chat and plan to review the technology used to improve the online experience.



NEW TARGET TO ANSWER



70%
OF CALLS
IN LESS THAN
1 MINUTE

Are you interested in becoming a mystery shopper?

We are still on the look out for more mystery shoppers to test the quality of our services and offer feedback on their experiences. Training is provided and, as a thank you, we offer gift vouchers for completed shops.

If you are interested please contact the Customer Experience Team:

Email customerexperience@rosebery.org.uk
Call **01372 814 000** or
0800 068 7664 (freephone)





IN THIS ISSUE:

- 2 Your environment**
We are working with you
- 3 Your feedback**
Your views are important to us
- 4 Q&A**
Landscapes' Iain Jones
- 5 A day in the life of**
an Estate Services Officer
- 6 Your employment**
Working to build a brighter future
- 7 Your money**
Supporting our residents
- 8 Your home**
Getting ahead with your rent
- 9 Your home**
Evictions: a last resort
- 10 Getting involved**
Our Virtual Scrutiny Panel
- 11 Customer experience**
Mystery shoppers
- 12 Digital support**
Online sessions | Allpay



Online sessions

Do you feel that you could benefit from learning more about how to get online? Ruby Duffy, our Digital Officer, will be hosting free sessions for residents, focusing on using the internet, our Rosebery app and our tenant portal.

These digital workshops will take place in July and August at the Rosebery office in Epsom (Third Floor, Newplan House, 41 East Street, Epsom, Surrey, KT17 1BL). They can also be organised in sheltered schemes or resident homes if travelling is difficult.

We will provide internet access and laptops, but if you have a tablet, laptop or smartphone that you would like to learn on, please bring these along.

Content will be tailored to what you want to learn, and can include ideas such as:

- Setting up an email account.
- Using social media.
- Using the Rosebery tenant portal.
- Staying safe online.
- Shopping online and saving money.
- Using skype.
- Finding local information and events.
- Using the Rosebery app.



To find out more or to book onto a session, please email **Ruby Duffy** at ruby.duffy@rosebery.org.uk or call **01372 814 000**.

Our new Tenant Portal

We have launched a new **my Rosebery** Tenant Portal for you to use. It is available to use now and is a handy one-stop shop for all things to do with your tenancy. It's simple to access and allows you to view your statements, make a rent payment, update your information, message us and report any repairs.

You will need to visit www.rosebery.org.uk/my-rosebery-login and register with your tenancy reference, email address – and then create a username and password to remember for the future. Once you've registered you'll need to login with your username and password. If you have any questions about signing up or if you need a tenancy reference reminder, please give us a call on **01372 814 000** or use our online **Live Chat** facility.

my
ROSEBERY
TENANT PORTAL

Allpay's new number and new way to pay

If you use Allpay to pay your rent, then please note that they have changed the number you need to phone to make a telephone payment. It is now **0330 041 6497**, so save this number. When you call to make a payment, you will need your bank card and your 19 digit Allpay number to hand.

We are also offering a new way to pay. You can set up recurring card payments to pay for your rent and service charges through a new process on Callpay. It means you don't need to worry every month, as it will be taken automatically.

It's safe and secure, and you can decide what schedule of payment suits you. To set this up or find out more, please contact our **Customer Experience Team** on **01372 814 000**.

