

# Your rate bill explained: Direct Debit customers

**1** Land & Property Services  
Lanyon Plaza  
7 Lanyon Place  
Town Parks  
BELFAST, BT1 3LP

000000011111  
MR JOHN SMITH  
100 ANY STREET  
EXTRAADDRESS LINE1  
EXTRAADDRESS LINE2  
ANY TOWNLAND  
ANY TOWN  
BTO ABC

**3** Address of property for which rates are due:  
200 ANY STREET  
EXTRAADDRESS LINE1  
ANY TOWNLAND  
ANY TOWN  
BTO DEG

**Your Rate Bill**

**Date of issue:** 1 April 2018  
**This bill is for vacant property rates. If it is no longer vacant please notify LPS.**

Please note that any changes to your account (including payments) made after 15 March 2018 may not be shown.

\* Total amount payable if it is received in full, by LPS on or before 4 May 2018. To pay this online go to: [www.nidirect.gov.uk/rates](http://www.nidirect.gov.uk/rates)

**5** **Your Direct Debit schedule**

Thank you for paying by Direct Debit. **You do not need to take any action.** Please keep this bill safe for your records.

Your rate bill payments will be debited from your account on the date(s) shown in the table (right).

Please allow a minimum of **5 working days** for any payment not collected by Direct Debit to reach LPS.

**2**

|                     |           |
|---------------------|-----------|
| <b>Occupancy ID</b> | 9876 5432 |
| <b>Account ID</b>   | 0123 4567 |
| <b>Ratepayer ID</b> | 8910 5568 |

For the bill in Irish or other languages and formats, or for enquiries:  
Don bhille as Gaeilge, i dteangacha agus i bhformáidí eile, nó d'fhiosrúcháin:

**Helpline** Dial 0300 200 7801  
From outside the UK, dial +44 28 9049 5794  
**(Monday - Friday, 9am - 5pm)**  
LPS can only speak to the named ratepayer or an authorised personal representative.

**Text Relay** 18001 0300 200 7801

**Online** [www.nidirect.gov.uk/rates](http://www.nidirect.gov.uk/rates)  
[www.nibusinessinfo.co.uk/rates](http://www.nibusinessinfo.co.uk/rates)

|  |                |
|--|----------------|
| Rate assessment for period 1 Apr 2018 to 31 Mar 2019 | £800.00        |
| Balance brought forward                              | £200.00        |
| <b>Help with rates (see overleaf)</b>                | -£66.00        |
| <b>Total Amount Due (if paid after 4 May 2018)</b>   | <b>£934.00</b> |
| Discounted Amount Due (conditions apply*)            | £904.64        |

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| Direct Debit date(s) | Amount |
|----------------------|--------|
| 30 Apr 2018          | £93.40 |
| 30 May 2018          | £93.40 |
| 30 Jun 2018          | £93.40 |
| 30 Jul 2018          | £93.40 |
| 30 Aug 2018          | £93.40 |
| 30 Sep 2018          | £93.40 |
| 30 Oct 2018          | £93.40 |
| 30 Nov 2018          | £93.40 |
| 30 Dec 2018          | £93.40 |
| 30 Jan 2019          | £93.40 |

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**7** **More information about your property and rate bill** (values shown in (£) pounds sterling)

|                         |          |                             |                              |
|-------------------------|----------|-----------------------------|------------------------------|
| *Capital Value (CV)     | 90,000   | <b>District Council</b>     | Armagh, Banbridge, Craigavon |
| Rateable Capital Value  | 90,000   | <b>Property Description</b> | house, outbuilding, garden   |
| *Net Annual Value (NAV) | XXXX     | <b>Property ID</b>          | 1234 5678                    |
| Rateable NAV            | XXXX     |                             |                              |
| Regional Rate           | 0.003608 |                             |                              |
| District Rate           | 0.002374 |                             |                              |
| **District Rate Subsidy | 0.000032 |                             |                              |
| additional field        | XXXX     |                             |                              |

\*For more information about how your CV and NAV are calculated please visit: [www.nidirect.gov.uk/articles/how-rate-bills-are-calculated](http://www.nidirect.gov.uk/articles/how-rate-bills-are-calculated)

\*\*Further information on the District Rate Subsidy is available at [www.nidirect.gov.uk/drc](http://www.nidirect.gov.uk/drc)

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**Help with rates:**

|                          |       |
|--------------------------|-------|
| Lone Pensioner Allowance | £0.00 |
| District Rate Subsidy    | £0.00 |
| Line 3                   | £0.00 |
| Line 4                   | £0.00 |
| Line 5                   | £0.00 |
| Line 6                   | £0.00 |

**9** **DIRECT DEBIT GUARANTEE**

- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Land & Property Services (LPS) will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request LPS to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by LPS or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society. If you receive a refund you are not entitled to, you must pay it back when LPS asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.

- Shows the LPS rating office for the district council area.
- These are your rate account details. Quote these when contacting us or paying your bill.

**Your Account Details:**

|                     |                  |
|---------------------|------------------|
| <b>Occupancy ID</b> | <b>9876 5432</b> |
| <b>Account ID</b>   | <b>0123 4567</b> |
| <b>Ratepayer ID</b> | <b>8910 5568</b> |

- For all rating and valuation queries you can ring the new Helpline number on **0300 200 7801**.
- Shows the amount you must pay. It also provides a breakdown including any outstanding balances and any exemptions; reliefs or allowances.

- Early payment discount amount. This is only applicable if LPS receives this amount in full as a single payment on or before the discount day. Please note this represents the discount on the rate assessment for the period stated on the bill, not the total amount.
- This is your Direct Debit schedule which will show on which date your rates payment will be lifted from your account.
- A breakdown of rating information for the property including valuation amount and regional and district rates for the council area.
- A breakdown of all exemptions, reliefs and allowances (if any) that you currently receive. The total amount is provided in section 4.
- This is your Direct Debit Guarantee that explains our responsibilities to you under the Direct Debit agreement.