

Contact us

For more information about any of our services, please visit us online at www.cubehousing.co.uk

Our customer service centre is available 24 hours a day, seven days a week on **0800 027 3456**.



HAPPY TO TRANSLATE

We can produce information on request in large print, Braille and audio formats. Visit www.cubehousing.co.uk or call **0800 027 3456**.



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CUBLFW1RST1/MAR20/102244



Better homes, better lives

Written Statement of Services Part 2

Everything you need to know about our factoring services

Updated March 2020

Written Statement

Cube Housing Association delivers excellent services, day-in, day-out, to 4,800 tenants and homeowners.

Our friendly and experienced staff are here for you 24 hours a day, every day of the year.

We're proud to be part of Wheatley Group – Scotland's leading housing, care and property-management group.

This booklet forms part of our Written Statement of Services and meets our obligations as a registered property factor. This booklet accompanies the Written Statement of Services Part 1 letter you will receive annually, setting out the specific services you receive and key information about our charges and your share.

Our Written Statement of Services is not intended to be a legally binding agreement and does not form part of any contract. It describes, in simple and transparent terms, how we will deliver services and sets out our service commitments to you. It also meets the requirements of the Code of Conduct for Property Factors as required in the Property Factors (Scotland) Act 2011.

Cube Housing Association's factoring service is supported by Wheatley Group's factoring team, YourPlace. They provide specialist skills, expertise and resources dedicated to factored homeowners that help us to deliver the services set out in this Written Statement.

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Our commitment to excellence

Our vision is to deliver excellence by putting you, our customer, at the heart of everything we do. We commit to providing consistently high quality, responsive services at an affordable price.

We want to be Scotland's best factor. Our Written Statement of Services is key to telling you what we do and how we do it.

We have a professional, well trained team here to support you. Our business advisors are qualified associate members of the Institute of Residential Property Managers. We have been recognised to Platinum standard for investing in our people. We are always striving to do better, to learn from where we have failed you or not met the high standards we set ourselves. We continually review our services and customer feedback to further develop the services and products we provide.

As part of Wheatley Group, we have a wealth of expertise and resources that help support our services to you. This includes our 24/7 customer contact centre, dedicated legal and debt recovery teams and skilled asset management support. We also use the considerable scale and buying power of the Group to keep the costs of our services as low as possible.

Any surplus we generate from our management fee is gift-aided to the Wheatley Foundation, our parent company's charitable body, to support people in Wheatley communities across Scotland.

We have an obligation under the Property Factors (Scotland) Act to be registered as a Property Factor with Scottish Ministers. Part of that registration process includes registering every property we factor. You can review the register at <https://www.propertyfactorregister.gov.scot/PropertyFactorRegister/>

Our authority to provide services

There are a number of reasons why Cube is your factor. We may:

- be named as factor in your property's Title Deeds
- or we were already the factor for your property at the time you bought it.

If you want to know more about how we have come to be your factor please get in touch.

This Written Statement of Services booklet tells you how we will provide services to you as your factor or as the agent for another factor.

Your Title Deeds describe the common parts for your property. They also contain the rules covering the management, maintenance, insurance, repair and improvement of these common parts of your building, and the rights and responsibilities of you as owner and your factor.

We will act in accordance with your Title Deeds when arranging and carrying out necessary common repairs and other factoring duties. If your Title Deeds are unclear we will refer to the Tenement (Scotland) Act 2004.



Cube is a registered Property Factor. Our registration number is PF000308.

Our role

In general terms it is a homeowner's responsibility to:

- report repairs as soon as you spot an issue
- keep the common parts of your building clean, well-maintained and in good order.

We are here to help you do this by providing the services as set out in your Title Deeds.

Your Title Deeds will set out specific responsibilities for your factor, for example, to arrange buildings insurance, and make repairs to common parts and land belonging to you and your neighbours.

We will act on behalf of you and your neighbours to manage the common parts of your property such as the stairs and landings or shared backcourts and landscaped areas. Often homeowners are not clear about

the role of the property factor and what we can and cannot do. We will provide help and support to homeowners where we can, and act for you within the scope allowed in your Title Deeds.

We do not have the same powers as social landlords or local authorities so there are some things we can't do, for example, getting involved in disputes between neighbours or tackling anti-social behaviour involving residents.

If you are unsure about what we can do to help you, please get in touch.

If you're looking for a good independent resource to help you understand your role and ours, take a look at **www.underoneroof.scot** – the site offers independent advice to flat owners in Scotland.

Our core services

We provide core factoring services to you through the management fee we charge. These include:

- arranging buildings insurance (where your Title Deeds require there to be a block policy held by your factor)
- **24/7 customer service:**
 - through your My Cube online account meaning you can report a repair, pay a bill and check your account details when it suits you
 - by calling our customer helpline on **0800 027 3456**. We're available 24/7 so we're here whenever you need us
- collecting your neighbours' share of costs for works including debt recovery actions

- arranging owners' meetings and arranging votes on works
- using our scale and expertise to procure, organise and manage a range of contractors that deliver value for money services when you need them
- administration of your account with us, including setting you up on our systems and providing an online account
- providing advice and support, for example, on how to protect your home, how to access available grants, and understand any legislative changes that may affect homeowners
- keeping you informed through regular newsletters, our website and other communications.

Buildings insurance

In most cases your Title Deeds will require your property factor to arrange buildings insurance for all the properties in your block, including the common parts. This is designed to protect everyone's interests and means your block is always fully covered in the event of an insured act such as fire or storm damage.

We take our responsibility to arrange buildings insurance very seriously. We do this through YourPlace who arrange this on behalf of all Wheatley Group's factored customers and they are regulated by the Financial Conduct Authority to do this.

Every year we will send you details of your cover and what is not covered, a policy schedule showing your annual premium (paid quarterly and detailed on your common charge bills), any policy excess and details of the insurance provider. We will also tell you the maximum amount you can claim.

It is your responsibility as a homeowner to tell us if the rebuild value of your home exceeds the maximum amount you can claim, stated on the policy schedule. Our policy will cover higher rebuild values but we need to notify our insurer if this is the case, and we need up to date information from you to do this. Your policy schedule will confirm what you are covered for.

To ensure peace of mind for all our customers your property will remain fully insured even if your neighbours default on a payment, as we guarantee to pay the insurer for all properties every month. We take any necessary action to recover outstanding payments for this service from individual customers. You'll find more details in our Debt Recovery Procedure, on our website – www.cubehousing.co.uk

Your policy booklet gives more information on your buildings insurance. If you can't find it, just get in touch and we can email or post a copy to you.

Commission

YourPlace receives commission from their insurance provider which helps to cover the cost of administering the policy, liaising with the insurer, ensuring the policy is performing well and the claims process is efficient, as well as debt recovery. The commission for buildings insurance is 15.2%.

Profit-sharing arrangements

YourPlace has a profit share arrangement with their buildings insurance provider. This means they receive a payment if there is money left over as a result of a low number of claims. If the level of claims is high, there may be no payment.

You can find out how much YourPlace has received over the past few years on their website: www.your-place.net/about-yourplace/how-we-do-business/profit-sharing-arrangements

Endorsement fee

If your mortgage provider requires their interest in your property to be noted on the insurance policy, YourPlace will charge a one-off policy endorsement fee, of £24 (including VAT), to cover the administration costs.



It is your responsibility as a homeowner to tell us if the rebuild value of your home **exceeds the maximum value insured in your policy schedule.**

Buildings insurance

Procurement

We go out to the insurance market to make sure we negotiate the best deal available. We do this through a publicly regulated procurement process, which is open, fair and transparent and is in line with procurement regulations.

We evaluate tenders based on best value for money and the contract is closely managed to make sure it complies with the terms of the contract agreed.

If you would like more information on how and why your insurance provider was appointed, please contact us.

How to claim on your buildings insurance

Making a claim for buildings insurance is quick and easy. It is your responsibility to make a claim for buildings insurance. Every owner should make their own claim, even if the damage is to common areas.

Your insurer: Ageas
Your policy number: AGG114571

To make a claim, call Davies Group (who provides the claims service for Ageas) on 03444 124 221. You should make a claim as soon as possible after the damage and within three months.

You'll need to have the following information to hand:

- the property address
- telephone number
- date of birth
- the nature of the damage
- how it happened
- your repair account number (which you can find on your bill or online account).

Davies Group will process your insurance claim. This may include sending out a loss adjuster to assess the damage and work with us to decide a course of action.

Claims will be paid to you, unless you opt for the payment to come directly to us to cover the cost of repairing the damage.

In some cases Title Deeds state that insurance payments should be made direct to the factor. Davies Group will confirm to you in the course of processing your claim if your Title Deeds require payment to be made to your factor.

Where payment is made direct to us by the insurer you should still pay the excess to us.

Carrying out repairs and maintenance

It is your legal responsibility as a homeowner to make sure the common parts of your building are kept in good condition. This is called the Duty to Maintain and it is set out in the Tenements (Scotland) Act 2004, Section 8.

As your property factor we are here to help you. We have delegated authority to complete routine repairs to the common parts of your property up to the consent levels set out in your Title Deeds. This delegated authority means we can respond to issues quickly, helping to minimise costs and further damage to your property.

The consent levels for your property will be detailed in your Title Deeds. The consent levels exclude VAT.

When we need permission

We need your permission to go ahead with any repairs where the costs will be higher than the consent limits for your property.

We will contact you and ask you to respond within seven days to allow us to process the repair. If we get permission from the majority of owners, we will instruct the work to go ahead.

If we don't get consent for a repair, we will only ask for permission for the same repair again if you or a neighbour tell us about a material change in circumstances e.g. if the problem has got worse, or if enough owners change their minds for it to go ahead. You can find out more about the consent process and how we carry out repairs on our website.

When we don't need permission

Where there is a risk to health and safety, we can go ahead with necessary repairs to protect all residents and their properties.

We can apply to your local authority to have essential work enforced. This is generally a last resort, as we always strive to reach agreement with you and the other homeowners in your block first.

Your repairs service

You can report a repair at any time:

- through your My Cube account at www.cubehousing.co.uk
- by calling **0800 027 3456**

It's best to report repairs as soon as you are aware of an issue. This prevents further damage to your property.

We can also report repairs if we see a problem.

We will deal with repairs within the following timescales, weather permitting:

Emergency repair: an issue that causes immediate risk to health or is likely to cause serious damage to the property or make the property less secure. The aim of the repair will be to make the building safe. Follow up work is likely to be needed. **Timescale:** attend within four hours of the repair being reported and make safe within 24 hours.

Internal repair: a repair to an individual home where you have chosen Cube to do the work and agreed the cost. **Timescale:** within 15 working days of being agreed.

Common repair: repairs to the common part of your building **Timescale:** within 30 working days of being agreed.

Major common repairs: more complex repairs, such as rot or extensive roofing works may take longer. **Timescale:** We will keep you and your neighbours informed when work will start and finish.

Your repairs service

Repair warranties

Repairs come with a standard six month warranty. If you have an issue with a repair, please let us know so that we can investigate while it is still within this warranty period.

Cyclical maintenance

We recommend that homeowners arrange a programme of regular maintenance for items such as property inspections and routine cleaning of gutters and common water tanks. This helps to ensure the safety of all residents and avoids preventable damage to your home.

If your block doesn't have a maintenance programme in place, we can arrange this, as long as a majority of owners in your block agree. For more details please contact our colleagues at YourPlace – visit www.your-place.net or call **0800 479 7979**.

Where one of Wheatley Group's social landlords owns a property in your block, a cyclical maintenance programme may already be in place. If this is the case, you will be notified about any planned work to your property. We'll send you a bill for your share of the work once it is complete.

Major improvement work

To protect your property, make sure it complies with relevant legislation, and help to maintain its value, major improvement works may be required. This could include new roof and render, insulation, upgrade to door entry controls, stair and close refurbishments.

As the representative of all owners in a block we will organise proprietors' meetings so potential major improvement works can be discussed and voted on. We will organise estimates for works, and project manage agreed works on behalf of you and your neighbours once payment has been received from everyone.

Where we have an interest in your property we may want to carry out major improvement work in line with our obligations as a social landlord to protect housing assets and provide high quality homes for our tenants. If this is the case we will be in touch to let you know what the works are likely to be and estimated costs. We will then organise a proprietors' meeting to consult with you about the proposed works. Where a vote is required we will organise that in line with your Title Deeds.

If you want to discuss potential projects with us please get in touch.

We charge a 12% project management fee for these projects.



Find out more at
www.cubehousing.co.uk or
call us on **0800 027 3456**

Your repairs service

Service providers

Our repairs service is delivered by City Building (Glasgow) in the west of Scotland.

Our parent company Wheatley Group jointly owns City Building (Glasgow) together with Glasgow City Council.

The decision to provide repairs services directly through the Wheatley family came after an independent options appraisal in 2015/16 which concluded it was the best option for continuing to improve services, including for factored homeowners, while achieving maximum value for money.

City Building Glasgow has been independently accredited by Customer Service Excellence for the quality and standard of its services.

Additional services

Depending on the type of property you live in, we may also have agreed to provide the following additional common services:

- back court maintenance including grass cutting
- stair and close cleaning
- stair lighting and door entry maintenance
- communal electricity which may include meter readings
- lift and related electrical maintenance
- warden and concierge services
- group heating
- compliance monitoring
- land maintenance which can include gardening, landscaping, and the maintenance and insurance of play areas
- car park lighting, maintenance and permit management
- solar panel maintenance.

If we provide any of these services they will be detailed on your Written Statement of Services Part 1 letter.



Find out more at
www.cubehousing.co.uk or
call us on **0800 027 3456**

Opting-in to common services for your block

If you and your neighbours are interested in any additional common services, please get in touch.

If you are interested and the service is available for your block, we will write to all homeowners asking for confirmation of interest and setting out details and the costs of the service.

If a majority of owners confirm that they want the service, we will arrange a meeting to discuss it with you and answer any questions.

If a majority of homeowners vote for the service, we will notify you in writing of the date the service will start.

Optional services

We offer a range of great value, optional services for your home.

They are:

- home contents insurance
- landlords insurance
- boiler and central heating cover
- internal repairs

If you are interested in any of these optional services, visit **www.your-place.net**

Charging arrangements

How costs are shared

We divide all service and repairs costs according to your share, as defined in your Title Deeds and summarised in the Written Statement of Services Part 1 letter.

Our Management Fee

We charge an annual management fee for each property based on the specific requirements of your block or development. Your Title Deeds set out how this should be calculated, either as:

- a flat rate per block or development
- a percentage of the services delivered.

Your Written Statement of Services Part 1 letter tells you your current annual management fee, sometimes referred to as your Common Charge or Service Charge.

The management fee covers the cost of providing our core services (see page 5). The fee itself is based on the management cost per property, staff and business overheads, inflation and the financial return set by our Board each year.

We review our management fees annually. Our Board sets the fee for the coming year and considers: the market, the economic climate and how this may affect homeowners, demand on our services and our ability to meet this within resources, changing regulations and legislation that may affect homeowners or our sector, and required investment in our services to ensure they are as efficient and effective as possible and will meet changing consumer expectations.

We strive to deliver good value for money services and aim to keep our costs as competitive as possible.

Charging arrangements

Charges for specific services

We apply a charge for each of the services detailed in your Written Statement of Services Part 1 letter. This covers the cost of providing the service and is what our contractors charge us. This document also sets out when you are charged VAT for those services.

- charges for common electricity supplies, i.e. for stairlighting, will be billed based on actual costs in the previous year to ensure accuracy
- stair and close cleaning is provided 50 weeks a year but costs are spread out over the full year.

We review service charges on an annual basis. When our Board sets the service charges for the coming year, they consider specific contractual arrangements with providers as well as the current rate of inflation.

We don't receive any additional benefits or commissions from the provision of our services. YourPlace, who support our factoring service, receive the following:

- a small fee for referring customers to their Gas and Boiler Care provider
- commission on the provision of buildings, home contents and landlords insurance. For buildings insurance and landlords insurance the commission is 15.2%. For optional contents insurance, it's 16%. Full details are on your insurance schedules which you receive annually.

Check your Written Statement of Services Part 1 letter for details of your services.

Notice of changes to fees and charges

We give customers one month's notice of any changes to our management fee and service charges. These are applied from 1 April each year.

Deposits

When you become a customer we take a small deposit. As long as your account is up to date and you don't have any outstanding debt due to us, your deposit will automatically be returned to you if you sell your property or move to another factor.

We ensure a clear separation of funds by keeping all deposits from homeowners separately within our accounting arrangements.

Resales

If you are selling your property, we'll work with your solicitor to make sure things go smoothly in terms of the management of your property.

We will provide information about your account and your property, including details of any planned works and any outstanding debt. We charge a fee to cover the administrative cost of providing this information.

Customer accounts and billing

We are committed to providing you with clear itemised bills.

Each customer has a number of accounts to help you understand what you are being charged and making payments for. They are:

- Common Charge (sometimes called Service Charge) – this covers your management fee and may also include buildings insurance costs, as well as specific services that apply to your property;
- repairs and maintenance
- improvement
- home contents insurance (if you have opted for this service)

Charges only apply where you receive the services.

We issue common charge bills quarterly in January, April, July and October by post. These bills include: your quarterly management fee, buildings insurance, and service charges for the specific services provided to your property e.g. stair cleaning. We charge for these costs quarterly in advance. If your Written Statement of Services Part 1 letter shows you are only charged an Estate Charge, this is billed annually.

You can see details of your charges and each account by logging into your My Cube account. Visit www.cubehousing.co.uk to log in or sign up.

If you have repairs or cyclical maintenance carried out to the shared parts of your building, we will send you a separate bill. We aim to issue this bill within two months of the work being carried out. This bill will describe the work that was done, when it was carried out, the total cost of the work and your individual share of that cost due for payment.

If you and the other homeowners in your block request major works to your property, we will need payment in advance before we can start the work.

In these circumstances we hold the funds in trust until the work is completed, or by some other mutually-agreed arrangement.

Billing queries or disputes

If you have a query about your charges, please contact us.

If you want to dispute any item on your bill, you should raise this within one month of receiving the bill. Other items on that bill or any other bills from us should still be paid by the due date while we investigate the disputed item.

Sinking or reserve fund

Unless detailed in your Title Deeds, we do not operate a sinking or reserve fund for your property. If we have one for your block, we will contact you separately to let you know how we will deal with these funds.



We'll send your common charge bills in January, April, July and October.

Customer accounts and billing

Ways to pay

More and more customers are paying their bills by Direct Debit, or using their online account. People who have made the switch tell us it's so much easier and convenient.

Our preferred payment method is Direct Debit. It's quick and easy to set up and means you'll never forget to pay a bill.

Visit www.cubehousing.co.uk or call us for details.

We offer other payment methods if Direct Debit doesn't suit you:

- online at www.cubehousing.co.uk
- by phone – call **0800 027 3456**
- using the payment barcode on your bill.

Visit us online at www.cubehousing.co.uk to find out more.

Having difficulty paying?

If you have difficulty paying your bill please contact us as soon as possible. We are here to help.

Our website has information and links to organisations that can support you. Our staff can also signpost you to agencies who can offer help and support.



Sign up for Direct Debit.
It's quick and easy.

Debt

Our Debt Recovery procedure sets out the steps we will follow where you or your neighbours have failed to make payment. This includes action we will take to recover the debt, including the use of Notice of Potential Liabilities, and court action in order to secure debts against a property or other assets.

We can recover court costs from customers, and under most Title Deeds can also apply interest charges to monies owed. While your Title Deeds may allow for us to recover debt owed by other homeowners in your block from you and your neighbours, we do not do so. We may however, review service provision to your block if debt levels are high.

You can find this process on our website at www.cubehousing.co.uk

Customer service commitments

We are committed to listening to you and where possible to acting on what you say. We value your opinions and work hard to develop services and standards that meet your needs.

Enquiries:

- we will respond to your calls and other correspondence within five working days
- if for any reason we are unable to deal in full with your enquiry in that time we will inform you of progress every five days, or at a timescale agreed with you
- we aim to answer your calls within five rings.



You'll find our complaints leaflet at www.cubehousing.co.uk

Complaints

Your views are important to us as they let us know how and where we can improve the services we provide. If we have made a mistake, or you are unhappy with our service, we aim to make it as easy as possible for you to tell us.

You can make a complaint to us through your My Cube online account, by phone, in writing, or in person at one of Wheatley Group's offices.

We have a two stage complaints procedure. We will always try to deal with your complaint at stage one. But if the matter needs a detailed investigation we will tell you this and keep you updated on progress. To help us investigate, please report issues with any of our services as soon as possible.

If your complaint relates to a service provided by one of our contractors we will handle it in the same way.

Stage one: resolving your complaint quickly

We will tell you who is responsible for resolving your complaint within two working days of receiving it. We will always try to resolve your complaint quickly, within five working days.

If you are unhappy with our response, you can ask us to consider your complaint at stage two.

Stage two: investigating your complaint

If you are unhappy with our response at stage one, we will review your complaint at stage two. If it is clear that a complaint is more complex, sensitive or needs a detailed investigation or if there is a specific reason why it cannot be resolved quickly we will investigate it as a stage two complaint.

We will acknowledge your complaint within two working days. We will give you our decision as soon as possible. This will be after no more than 20 working days unless there is clearly a good reason for needing more time.

You can find out more about our complaints process in our leaflet on our website.

We follow Wheatley Group's Complaints Policy which can be found on our website and on request. It sets out more detail on what you can expect when you raise a complaint with us.

Compliments

We are always delighted to receive any compliments about the services we deliver. Along with complaints and general customer feedback these help us understand the services you want and how you want them delivered.

Code of Conduct for Property Factors

If you feel we haven't complied with the Code of Conduct for Property Factors or our duties as a factor, you can ask the First Tier Tribunal for Scotland (Housing and Property Chamber) to look at it.

This was set up as part of the The Property Factors (Scotland) Act 2011.

Before the tribunal will look at your case, they will expect you to advise them that we have refused to resolve your concerns, or have unreasonably delayed attempting to resolve them. They will also expect you to have notified us in writing why you consider we have failed to carry out our duties.

We will treat your concerns as a complaint and follow our complaints policy and the timelines it sets out (see page 26).

We will comply with any relevant request for information from the First Tier Tribunal. The Tribunal can make a 'property factor enforcement order' requiring us to take action.

The Tribunal's contact details are:

Housing and Property Chamber,
First-Tier Tribunal for Scotland,
Glasgow Tribunals Centre,
20 York Street, Glasgow, G2 8GT.

Tel: 0141 302 5900

You can read the Code of Conduct on the Scottish Government website www.gov.scot

Declaration of interest

Cube is part of Wheatley Group, Scotland's leading housing, care and property-management group.

Where we own a flat in your block we will have an interest as an owner in the common parts of your block. This means that we will have rights and responsibilities in terms of looking after and paying for the upkeep of the shared parts of the building.

Our repairs service is delivered by City Building (Glasgow) in the west of Scotland.

Our parent company Wheatley Group jointly owns City Building (Glasgow) together with Glasgow City Council.



For more information about Wheatley Group, visit wheatley-group.com

Ending factoring arrangements

Changing property ownership

If you sell your property, you or your solicitor need to contact us as soon as you know the identity of the new owners. If we don't have this information, we won't be able to update our records and allocate charges to you and the new owner. Your solicitor should also give us your forwarding address.

Changing service arrangements or factor

Section 4 of the Tenements (Scotland) Act 2004 allows you to make decisions about your property. If you are thinking about opting out of some common services or changing property factor and ending your relationship with us, please check your Title Deeds which will set out the process you and your neighbours should follow.

In most cases it is straightforward, as long as it is agreed by a majority of the owners within a block. You would ask for a meeting of all property owners to discuss your property management options. At that meeting you and your neighbours would take a vote.

Thinking about changing factor?
Please get in touch.

If you decide to opt out of a common service or end your relationship with us altogether, you will need to give 28 days' notice in writing. A majority of owners will need to agree this decision, unless your Title Deeds say something different. This will give us time to settle any outstanding accounts, terminate any contractual arrangements related to your block, and at your direction, share relevant information about your property with your new property manager.

Where you decide to appoint a new property manager, and have confirmed this to us in writing, we will work with your new factor to make the transition as easy as possible. Subject to Wheatley Group's data protection policy and wider data protection legislation we will provide information about your block requested by your new property manager, following the timescales for enquiries set out on page 26.

When there is a change of ownership or termination of the factoring arrangement, we will return any funds due to you, less any outstanding debts, when you settle your final bill.

It is your responsibility to cancel any Direct Debits or standing orders for payments to us at this point. It is not our responsibility to automatically return payments that continue to be made to us after your factoring arrangement with us has ended.

You can find more information about this process on our website or by speaking to one of our staff.

Ending factoring arrangements

Withdrawal of factoring services

In some circumstances, we may have to consider withdrawing some or all factoring services. This may be as a result of non-payment of debt in your block.

In these cases, we would write to affected homeowners to make them aware of our intention, along with the process and timescales involved. We will give 28 days' notice that we plan to withdraw our core factoring service. This will give homeowners time to arrange alternative factoring provision including buildings insurance if appropriate.

We're here to help. Don't forget you can contact us 24/7.