



Service charge collection & arrears recovery

Prompt payment of your service charge isn't just critical for the smooth running of your estate - it's also a condition of your lease.

All service charge monies relating to your estate are paid into a dedicated client bank account specifically for that estate and the costs of providing services to your estate are met from this account. This bank account cannot be overdrawn and we cannot order any work on your estate's behalf unless there is sufficient money in this account to cover the cost of the work. This is why you are required to pay service charges in advance and why it is important that you pay your service charge promptly when it is due. If there are insufficient funds in your estate's bank account, we will be unable to pay insurance premiums, utility companies and contractors on your behalf and these services will be withdrawn or interrupted.

Our service charge collection process allows property owners 30 days to pay from the date of the demand of the service charge (invoice). For property owners who do not pay within this time, we will be instructed by your Resident Management Company/Freeholder to commence a strict arrears recovery procedure in the interests of your estate and fellow property owners. A reminder notice will be sent to property owners who do not pay their service charge on time. If payment is still not received, a final notice will be issued, confirming that their file will be sent to a Debt Collection Agency if payment is not received within 10 days. It will also advise that an administration charge will be added to their account and further charges may be applied by the external Debt Collection Agency.

If you have a query or payment difficulties, please contact us as soon as possible (service.charge@encoreestates.co.uk) to avoid an escalation of our arrears recovery procedure. We strongly advise against doing nothing as it will almost certainly lead to the problem becoming worse and you may incur additional costs.

Please note that we do not have the authority to reduce individual charges. Our procedures are implemented for the benefit of all property owners and to maintain the effective operation of your estate. Setting up a direct debit is an easy way to ensure you don't forget to make a payment.

Please contact us at service.charge@encoreestates.co.uk to request a Direct Debit Mandate. We are grateful to the 90% of property owners who pay on time.

