

UNDERSTANDING YOUR INVOICE

Our invoices are produced in such a way that we offer complete transparency of the items that form your total charges.

For the purposes of clarity, a "CR" (credit) amount, at the start of the invoice transactions, indicates payments received from you and any credit balance. A "DR" (debit) amount in this section indicates a brought forward outstanding balance or charge.

At the bottom of the invoice, the Balance section will display either a "CR" or "DR" amount. A credit amount "CR" means that your account is in credit and you owe us nothing on this bill. The "CR" amount will be carried forward to your next invoice and deducted from the total due. A debit "DR" means that you are due to pay the amount quoted.

PAYMENT OF YOUR ACCOUNT

Please note that our invoices are due for payment within fourteen (14) days of despatch. Payments outside the period are not permitted. If payments are not received within this period, your account will be in default.

You can pay your account by the following methods:

- 1 ON-LINE using the James Gibb+ portal at www.jamesgibb.co.uk**
On our website, click on the James Gibb+ portal logo and follow the instructions.

Our secure portal also allows you to view recent invoices and payments, as well as offering useful development information, news, events etc.



- 2 USING THE JAMES GIBB+ APP**

The James Gibb+ portal is also available "on the move" by downloading the James Gibb Plus app from your relevant App store. It's free to download and use.

- 3 ON-LINE BANKING**

If you wish to pay your account by this method, you will require on-line access to your own bank account and will need these bank account details detailed on the front page of your invoice. You must quote your James Gibb Account Number (found near the top of your invoice) in each on-line transaction in order that we can match your payment to your account.

- 4 DIRECT DEBIT**

This is the most convenient way to spread the cost of your account by monthly payments. If you wish to instruct this form of payment, please call us on 0333 240 8325.

If paying by Direct Debit, please ensure your account is kept in credit.

- 5 BY TELEPHONE**

We recommend on-line payments, where possible, but you can pay by telephone. Please call our secure automated payment line on 03300 885591 to pay by phone. You'll need your Account Number and James Gibb+ reference (both found near the top of your invoice).

- 6 CHEQUE PAYMENT BY POST**

If paying by cheque, please ensure that you write your unique James Gibb Account Number (found near the top of your invoice) on the back of your cheque to enable our accounts staff to match your payment to your account. Cheques should be made payable to "James Gibb" and posted to "James Gibb residential factors, Bellahouston Business Centre, 423 Paisley Road West, Glasgow G51 1PZ". Please do not send cash by post.

Please enclose a stamped addressed envelope if you wish a receipt.

- 7 AT YOUR LOCAL OFFICE**

You can pay at your local office by debit or credit card or cash.



INVOICE QUERIES OR DISPUTES

If you wish to discuss a query on your invoice please call 0333 240 8325. Please call as soon as possible after receiving your invoice, certainly within 7 days. By doing this, we can update our systems to ensure that you are not pursued for any amounts that are disputed and not yet resolved. All non-disputed parts of the invoice should be paid, as normal, within the 14 day period.

DEBT RECOVERY

As your managing agents, it is our duty to ensure that payments are made on time to ensure sufficient funds exist in your development account. Payments which are not paid within the due date are not permitted with the terms of our agreement. As such, a late payment penalty of £30.00 will apply to accounts that remain unpaid after the due date. Should a late payment penalty apply, you will be notified in advance. If a debt remains unpaid after application of the late payment penalty and reminder, we will pass the account to our external legal services to pursue the debt.