

# Completing your Deduction Instruction Form

1. Complete the top panel with your full PPS number, name, address and telephone number (if any). Please ensure the above information is as it appears on your Social Welfare records. If you already hold a Social Services card please tick the "Yes" box.
2. This deduction instruction is only for Local Authority/Housing Body rent deduction requests. You must sign this section to authorise An Post to deduct the weekly rent amount (not inclusive of arrears) as advised by the Local Authority/Housing Body from time to time.
3. For each type of utility bill you wish to pay you must complete a separate panel on the form.

## The information required is:

- The name of the company to receive the payment e.g. Electric Ireland, Bord Gáis Energy, eircom, Airticity etc.
- Account number – in the case of eircom deductions please ensure the account number and not the telephone number is inserted.
- If the name and address of the account holder is different from that of the claimant as entered in Section 1, please complete this section.
- The amount you wish deducted from each Social Welfare payment for the named bill.
- Please ensure you sign this section. This gives An Post the authority to make the deductions you request.

# Deduction Guidelines

## Local Authority/Housing Body

For deductions of rent, the amount deducted per week will be equal to your weekly rent as long as the total payment (including other utility payments) is not greater than 25% of your weekly flat payment.

## Utility Deductions

€5 is the minimum weekly payment to any utility that is part of the Household Budget Scheme.

If your level of Social Welfare payment is not sufficient to meet all your deductions in a particular week, the Local Authority/Housing Body deduction will be made first. An Post will make deductions up to a maximum of 25% of the weekly flat rate payment. This will be based on Local Authority/Housing Body payments receiving priority.

# Household Budget The easy pay option



# What is Household Budget and how does it work?

## What is Household Budget?

Household Budget allows people who receive certain Social Welfare Payments to pay regular amounts towards various household utility bills and Local Authority/Housing Body payments by direct deduction from their payments.

## Who runs the service?

The service is operated on behalf of the Minister for Social Protection by An Post.

It offers people getting certain Social Welfare payments an easy payment option to manage their household bills.

There are no fees or charges for use of this service – it is absolutely FREE.

## What payments can I make by Household Budget?

You can make payments by Household Budget to approved Local Authorities/Housing Bodies. You can also make payments to some utility suppliers of electricity, gas or telephone services who are part of the Household Budget Scheme.

To see at full list of participating utility suppliers go to [www.anpost.ie/householdbudget](http://www.anpost.ie/householdbudget)

If your utility supplier is not listed, please contact them directly to confirm if they are included in the Household Budget Scheme.

Please note that Household Budget can not be applied for if your Social Welfare payment is paid into a bank account.

**If you are in any doubt as to whether you qualify, please Freefone 1800 70 71 72**

## How can I start using Household Budget?

1. Decide what bills you want to pay by Household Budget.
2. See Deduction Guidelines for paying those bills e.g. the minimum weekly payments accepted etc.
3. Decide how much you want to pay towards those bills every week.
4. Complete the attached Deduction Instruction Form for each type of bill you wish to contribute to, and Freepost it back to us.
5. Your application will be processed and deductions will commence within 21 days.
6. No liability can be accepted by An Post for any deductions from a Social Welfare payment which has not been issued from the Minister for Social Protection.\*

## How much can I have deducted to pay towards my bills?

You can have any amount deducted from your weekly Social Welfare payment subject to:

- a weekly minimum of €5 for each utility bill type
- the total payment **must not exceed 25% of your flat weekly payment**

## Can I add new payments to my Household Budget?

**YES** – as long as your total deductions do not exceed the 25% limit. To add new bill payments to your Household Budget, complete a new Deduction Instruction Form and Freepost it back to us.

## Can I amend a deduction?

**YES** – you can amend a deduction amount subject to:

- **Completing a new deduction form and sending it back to us Freepost**
- **Submitting a letter of authorisation from the Local Authority / Housing Body in respect of any rent payments along with a new deduction form**

\*If the Minister for Social Protection has paid the Social Welfare payment to An Post, An Post's maximum liability for direct loss and damage arising from a failure to make a deduction from a Social Welfare payment will be the amount of the deduction in question. An Post will have no liability for indirect or consequential loss or damage arising from a failure to make a deduction from a Social Welfare payment.

## What happens if my benefit type changes?

If there are any changes to your Social Welfare Scheme, or you have moved premises, please notify An Post Household Budget immediately on 1800 70 71 72 to ensure your deductions are maintained and are credited to your correct utility account.

## How can I cancel any or all my deductions?

All requests for cancellation of Local Authority/Housing Body rent deductions must be accompanied by a letter of authorisation from the relevant Local Authority / Housing Body.

Cancellation of any utility bill can be made by written request.

**You must give 2 weeks notice to cancel a deduction. To do so, please write to us at the address below.**

**Please quote:**

- **your Name, Address and PPS Number**
- **specify the deductions you wish to cancel (including account number). The deductions will be cancelled by An Post within 2 weeks of receipt of the cancellation notice.**
- **Please note: application for cancellation of rent payments must be accompanied by a letter of authorisation from the relevant Local Authority / Housing Body.**

**Remember, if your total deductions in a billing period are less than the total bill, you are liable to pay the balance at billing time.**

**Write to: Household Budget  
An Post  
3A  
GPO  
Freepost  
Dublin 1**



## Utility Deduction (3)

[illegible]

## Utility Deduction (4)

[illegible]

To join Household Budget  
see overleaf

## More information

**Freefone:**  
1800 70 71 72

**Write to:**  
Household Budget  
An Post  
3A  
GPO  
Freepost  
Dublin 1