

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 rent/tenant purchase/mortgage deduction requests. You must sign this section to authorise An Post to deduct the weekly rent/tenant purchase/mortgage amount (**not** inclusive of arrears) as advised by the Local Authority 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 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 Authorities

For deductions of rent/tenant purchase/mortgage the amount deducted per week will be equal to your weekly rent/tenant purchase/mortgage as long as the payment is not greater than 25% of your weekly flat payment. If you are in arrears, please have the deduction authorised by your local housing officer.

Electric Ireland

You should contact Electric Ireland (contact details are on your Electric Ireland bill) to discuss how much you want to pay towards your bill each week, subject to a minimum payment of €3.50 per week.

Bord Gáis Energy

The minimum payment per week to Bord Gáis Energy will depend on the tariff applicable to you.

You should contact Bord Gáis Energy on 1850 632 632 to discuss how much you want to pay towards your gas and electricity bills each week, subject to a minimum payment of €4 per week.

eircom

A minimum payment of €3.50 per week applies.

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 a regular amount towards various household bills 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 bills can I pay by Household Budget?

You can choose to pay any of the following bills by Household Budget:

Local Authority Payments

Electric Ireland

Bord Gáis Energy
eircom

Household Budget allows you to pay regular weekly amounts towards any of these bills. This may cover the full bill amount or a part-payment subject to the minimum payment levels set out under Deduction Guidelines. Please note that Household Budget can not be applied for if your Social Welfare payment is paid into the bank.

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:

- **payment of the minimum amount stated for each bill type**
- **the total payment must not exceed 25% of your flat weekly payment**

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

*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.

Can I add new payments to my Household Budget?

YES – as long as it will 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. If you want to amend an existing deduction, complete a new Deduction Instruction Form and Freepost it back to us.

What happens if my benefit type changes?

If there are any changes to your Social Welfare Scheme, or you have moved premises, please notify 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?

You must give 2 weeks notice to cancel a deduction. To do so simply 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.**

Write to:

Household Budget
An Post
3D
GPO
Freepost
Dublin 1

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.

Household Budget Deduction Instruction Form

REF. NO. _____ (for office use only)

1 PPS NO. _____

NUMBERS

LETTERS

FIRST NAME(S) _____

SURNAME _____

ADDRESS _____

COUNTY _____

PHONE _____

Which Social Welfare payment do you receive?

Do you use a Social Services card to collect your payments?

☐ Yes ☐ No

SIGNED: _____

DATE: _____

Local Authority Deduction

2

2.1 NAME OF LOCAL AUTHORITY

2.2 BILL TYPE

☐ Rent ☐ Tenant Purchase ☐ Mortgage

2.3 ACCOUNT NO

2.4 ACCOUNT HOLDER'S NAME (if different from section 1)

I authorise deduction of the sum of € _____ being the amount jointly agreed with the above named Local Authority, from my weekly payment from the Department of Social Protection, for remittance to the said Local Authority for credit of the Account described above in accordance with the Agreement.

I further authorise the variation of the weekly deduction, at the request of the Local Authority, to reflect any increase/decrease in the level of weekly accruals necessitated by interest rate changes affecting Mortgage/Tenant Purchase or a revision of Rent calculated in accordance with the Differential Rent Scheme of the Local Authority.

SIGNED: _____

DATE: _____

I confirm the Agreement of the above named Local Authority to the terms as set out and authorise acceptance.

Signed: _____

Position: _____

Date: _____

Local
Authority
Stamp

Utility Deduction (3)

3

3.1 NAME OF COMPANY

3.2 ACCOUNT NO

AS IT APPEARS ON UTILITY BILL

3.3 ACCOUNT HOLDER'S NAME AND ADDRESS
(IF DIFFERENT FROM SECTION 1)

FIRST NAME(S) _____

SURNAME _____

ADDRESS _____

COUNTY _____

3.4 DATE EFFECTIVE

3.5 AMOUNT € _____

AMOUNT (in words) _____

3.6 I direct An Post to deduct the above amount from my weekly Social Welfare payment and remit such amount to the named company.

SIGNED: _____

DATE: _____