Ways to make payments on your mortgage account

Please note that payments will appear on your bank statement in the name of Paratus AMC as Foundation Home Loans is a trading style of Paratus AMC.

Direct Debit

Foundation Home Loans preferred method of payment is Direct Debit. If you want to set up a new Direct Debit, please call us on 0344 770 8030 to arrange this over the phone, or to request a new Direct Debit mandate. Alternatively you can email us at payments@foundationhomeloans.co.uk please ensure you state your Foundation Home Loans account number and your name.

We offer four payment dates on which Direct Debits can be set up, making it easier for you to align with your salary payments. The dates are 1st, 15th, 20th and the last working day of the month. Please note, as we calculate interest on a daily basis, by selecting a payment date earlier in the month, you will pay less interest overall.

Direct Debits should be drawn on your own personal account or on a joint personal account. If the account is not in your name, you and the third party are required to fill out a 3rd Party Direct Debit Authorisation Form. We will also require identification for the person making the payments.

If you are unable to pay by Direct Debit then we can offer alternative methods of payment.

Telephone Payments

To make an automated payment by telephone please call us on 0344 770 8030 and select option 1.

Online Payments

To make a payment online, go to our website <u>www.foundationhomeloans.co.uk</u> and click our secure Make a payment now link.

Important information for Customers making automated Telephone and Online Payments

When making a payment you will be asked for your:

- Account number
- Date of Birth

Please note we only accept payments from:

- Your personal account
- A personal joint account
- Debit/Switch Cards. We do NOT accept credit cards or Maestro

Our automated payment line and online payment service is open 24 hours a day, 7 days a week.

Other Methods of Payment - remembering to ensure you quote your mortgage account number

- Standing Order
- Manual payment into Barclays Bank for the credit of our account
 - Paratus AMC Bank details: Barclays Bank PLC, Broad Gate, London Sort Code: 20-19-90
 - Account Number: 90877859
- Personal Cheque
- Bankers Cheque
- Paying in Book