

<b>KNOWES HOUSING ASSOCIATION LTD</b>	
<b>Policy Name</b>	Customer Refunds
<b>Policy Category</b>	Finance
<b>Policy Number</b>	FP18
<b>Date to Committee</b>	1/12/20
<b>Last Review Date</b>	December 2020
<b>Next Review Date</b>	December 2023
<b>Links to other policies</b>	Schedule of internal control
<b>Consultation</b>	Staff/Committee

1. The purpose of this policy is to set out the policy of Knowes Housing Association Ltd in relation to requests from Knowes' customers for refunds of amounts paid to their accounts.
2. This policy will be agreed by the Committee and will be implemented by the Association's officers until amended by the Committee.
3. Refunds of monies paid to the customer account with Knowes will only be granted under the following circumstances:-
  - 3.1. The money due has been processed in error twice by Knowes' staff, or by the bank or by the card company and cancellation of the second payment is not possible at the time. In this instance the customer should contact their housing officer (if you are a tenant) or the finance officer (if you are an owner). Once the details have been checked the overpayment will be refunded by the means of a BACs payment to the customer bank account.
  - 3.2. The customer has made overpayments to their account and their account is in credit. The customer may request that credit is returned to them. Again in this instance the customer should contact their housing officer (if you are a tenant) or the finance officer (if you are an owner). Once the details have been checked the overpayment will be refunded by the means of a BACs payment to the customer bank account.

- 3.3. The customer has already made a payment to their account and subsequently has been granted direct payments of housing benefit or universal credit. Their account with Knowes is in credit and the customer may be due a refund. The customer may apply for a refund of their payments made by the same means as above.
  - 3.4. West Dunbartonshire Council or the Department of Work and Pensions have made overpayments of housing benefit or universal credit and request the overpayments to be repaid by Knowes.
  - 3.5. The customer leaves Knowes (tenant terminates their tenancy or an owner occupier sells their property) and there is a credit in their account.
  - 3.6. Updated contacted details for Knowes can be found on our website [www.knowes.org](http://www.knowes.org) or on our Facebook page, or by telephoning 01389 877752 and selecting the appropriate extension number. You can also contact us by emailing [info@knowes.org](mailto:info@knowes.org)
4. Knowes reserves the right not to refund a payment to a customer where their account with Knowes is in arrears.
  5. Where a tenant or owner asks for a refund of amounts paid due to a perceived deficiency in the service provided this will be investigated and dealt with under a request for compensation or a complaint regarding the service. Each request will be dealt with on an individual basis. For requests for compensation or refunds on repairs please contact your housing officer (in the case of tenants) and the finance officer (in the case of owners) who will refer you to the relevant member of the management team at Knowes.

## 6. Appeals Procedure

- 6.1. Any tenant or owner who feels aggrieved by their treatment under this Policy can ask for a copy of the Association's Complaints Policy which is available on the Association's website [www.knowes.org](http://www.knowes.org) or can be posted out to you if you do not have access to the website. The complaints policy is also available in other formats – please contact the Corporate Services Officer at Knowes for details.
- 6.2. Tenants also have a right to complain to the Public Services Ombudsman. The Complaints Policy details the way in which tenants can complain and the timescales for responding.
- 6.3. Owners may complain to the First Tier Tribunal for Scotland – please see Knowes' complaints policy for information on how to do so.

## 7. Equalities Statement

- 7.1. Knowes Housing Association Ltd is committed to tackling discrimination on the grounds of sex or marital status, racial grounds, or grounds of disability, age, sexual orientation, language, social origin, or of other personal attributes, including beliefs or opinions, such as religious beliefs or political opinions.
- 7.2. Knowes seeks to embrace diversity, promote equal opportunities for all and eliminate any unlawful discrimination in all areas of our work