



Policy Name	Entitlements, Payments and Benefits Policy
Policy Category	Governance/Committee
Policy Number	G04
Date to Committee	14 th November 2023
Previous Review Date	3rd November 2020 Updated 1 March 2022
Next Review Date	November 2026
Links to other Policies	G01 Code of Governance for Committee Members, G03 Payment of Expenses to Committee Members, G05 Declaration of Interest, G12 Gifts and Hospitality
Consultation	Staff, Committee

This document will be made available in different languages and formats on request, including Braille and audio formats.

1. Introduction

Who the Policy Affects

1.1 This policy is aimed at people who are:

- Members of our Governing Body and of the governing body of any of our subsidiaries
- Everyone who works for us or any of our subsidiaries

1.2 For the remainder of this policy the above will be referred to as “our people.”

About This Policy

1.3 We are a Registered Social Landlord (RSL) and a Scottish Charity. We are part of a sector that has a strong reputation for integrity and accountability to the people we exist to help and to our Regulators. We must ensure that the

organisation upholds its reputation and that of the sector. Our people cannot benefit inappropriately from their connection with the organisation.

- 1.4 This policy describes the entitlements, payments or benefits that our people are able to receive. It also describes what is not permitted and the arrangements that we have in place to ensure that the requirements of this policy are observed.
- 1.5 The Scottish Housing Regulator (SHR) requires us to have a policy that sets out what payments and benefits we permit and to ensure that these arrangements demonstrate transparency, honesty and propriety¹. We must ensure there is no justifiable public perception of impropriety.
- 1.6 As we are a Scottish Charity, all of our Governing Body Members must also ensure that they comply with the Office of the Scottish Charity Regulator (OSCR) guidance to Charity Trustees² and charity legislation.
- 1.7 This Policy is intended to be a practical document that supports us in meeting all of the above requirements, ensuring that none of our people benefits improperly or inappropriately from their involvement with us, but also that they are not unfairly disadvantaged. We expect our people to act in good faith, and in applying the terms of the policy we will always take this into account.
- 1.8 As someone who is affected by this policy, you are personally responsible for ensuring that you are familiar with and comply with its terms.
- 1.9 At all times, we expect a common-sense approach to be applied to the interpretation and application of this policy. If you are unsure about anything relating to benefits, payments or entitlements you should consult with the Chair or CEO (if you are a member of the governing body) or with your line manager (if you are a member of staff).

What this Policy Covers

- 1.10 This policy covers:
 - Managing Your Interests
 - Registering and Declaring Interests
 - Entitlements, Payments & Benefits
 - People Connected To You

¹ Scottish Housing Regulator (April 2012) Regulatory Framework p28 section 5.13 available [here](#)

² Office of the Scottish Charity Regulator (Aug 2013) Guidance For Charity Trustees section 3 available [here](#)

- Who Else You Should Consider When Declaring Interests
- What You Should Consider
- Use of Our Contractors/Suppliers By Our People

Other Relevant Policies

1.11 The Code of Conduct is linked to this policy. Failure to comply with the terms of this policy will be regarded as a breach of the Code of Conduct.

1.12 You are also required to be familiar with and observe the terms of our Anti-Bribery and Fraud policy. We prohibit any attempt to induce the organisation or our people to offer preferential services or business terms and we will at all times comply with the Bribery Act 2010.

1.13 Our policies relating to the following are also relevant to this document and must be complied with at all times:

- Allocations
- Repairs and Improvements
- Adaptations
- Procurement
- Training
- Expenses
- Recruitment
- Sale of our Property
- Decoration Allowances/Prizes

Please note that this list is not exhaustive and you are required to comply with all of our policies and procedures.

2. Managing Your Interests

Registering and Declaring Interests

2.1 In order to protect our reputation and demonstrate that we conduct our affairs with openness, honesty and integrity, we maintain a Register of Interests. You must record in this register any interests that you or someone connected to you (see Section 3) has which are relevant to our business. You will be required to confirm annually that your entry is accurate and up to date.

2.2 Where you have an interest in any matter that is being discussed or considered at a meeting, you must declare your interest and play no part in

the discussion; you must withdraw from any part of a meeting where the interest arises.

- 2.3 The Code of Conduct also contains a section on Declaring Interests that you should comply with at all times.
- 2.4 An annual report will be made to our Governing Body on the entitlements, payments, benefits that have been recorded in the Register.

Entitlements, Payments and Benefits

- 2.5 Many of the interests you will be required to declare can be classed as entitlements, payments or benefits.
- 2.6 As one of our people, you potentially could be offered benefits over and above that to which you are contractually entitled, such as gifts or hospitality from external parties. Such offers would be as a direct result of you being one of our people and cannot always be accepted. We require that any such offers are managed and recorded very carefully to ensure the highest levels of probity in our organisation. Our people should not benefit – or be seen to benefit – inappropriately from their involvement with us.
- 2.7 Apart from payments that our people are entitled to by contract, statute or other agreement (e.g. salary, expenses), we will only make a payment to, or accept a payment from, someone affected by this policy in exceptional circumstances. Appendix A explains the payments we can and cannot make in more detail.
- 2.8 As we contribute to the economies of the areas we work in and we have commercial and business relationships with many different companies, contractors, suppliers and service providers, you must ensure that we are fully aware of any connection that you or someone you are close to (see section 3) has with any of these businesses or organisations.
- 2.9 Some entitlements, payments and benefits we can never permit, and others we have additional requirements or conditions that must be met before we can permit.
- 2.10 Appendix A lists the entitlements, payments and benefits that fall under this policy, and states:
 - Which could be permitted by the organisation
 - Which will never be permitted by the organisation
 - Which you require to declare in the register of interests

- Any other further requirements the organisation has before permitting.

3. People Connected To You

Who Else You Should Consider When Declaring Interests

- 3.1 Someone ‘closely connected ‘ to you includes family members and persons who might reasonably be regarded as similar to family members even where there is no relationship by birth or law.
- 3.2 As well as considering your own actions, you must be aware of the potential risk created by the actions of people to whom you are closely connected. Who you should consider, and our expectations of you to identify and declare such actions are outlined in Table A on page 5.

Table A

Group	Required Response
<p>1. Members of your household</p> <p>This includes:</p> <ul style="list-style-type: none"> • Anyone who normally lives as part of your household (whether related to you or otherwise) • Those who are part of your household but work or study away from home 	<p>We expect you to be aware of and declare any relevant actions of all people in your household. You must take steps to identify, declare and manage these.</p>
<p>2. Partner, Relatives and friends</p> <p>This includes:</p> <ul style="list-style-type: none"> • Your partner (if not part of household) • Your relatives and their partners • Your partner’s close relatives (i.e. parent, child, brother or sister) • Your close friends • Anyone you are dependent upon or who is dependent upon you • Acquaintances (such as neighbours, someone you know socially or business 	<p>Where you have a close connection and are in regular contact with anyone within this group, we expect you to be aware of and declare any relevant actions.</p> <p>Under these circumstances, you must take steps to identify, declare and manage these actions.</p> <p>Where you do not have a close connection and regular contact with someone in this group, we do not expect you to be aware of or to go to unreasonable lengths to identify any</p>

contacts/associates)

relevant actions. However, if you happen to become aware of relevant actions by such individuals, then these should be declared and managed as soon as possible.

What You Need To Consider

3.3 The following are the relevant actions /involvement by those to whom you are closely connected that you should consider, declare and manage as per our expectations outlined in Table A:

- A significant interest in a company or supplier that we do business with. A significant interest means ownership (whole or part) or a substantial shareholding in a business that distributes profits, but does not include where an individual has shares in large companies such as banks, utility companies or national corporations, i.e. where owning shares would not give the individual any significant influence over the activities of that organisation.
- Where the individual may benefit financially from a company with which we do business
- Involvement in the management of any company or supplier with which we do business
- Involvement in tendering for or the management of any contract for the provision of goods or services to us.
- Application for employment with us.
- Application to join our Board or any of its subsidiaries
- Application to be a tenant or service user of the organisation
- If they are an existing tenant or service user of the organisation

4. Use of Our Contractors & Suppliers

4.1 In order to help us maintain our excellent reputation, where possible you should avoid using the organisation's contractors/suppliers for your own personal purposes. We have made a list available to all of our people which outlines the contractors and suppliers that fall under the terms of this policy. This is included at Appendix B

4.2 We recognise that there could be certain circumstances where it might not be possible for you to avoid the use of all the contractors/suppliers on this list, such as where market conditions in your local area make it difficult to obtain a reasonable selection of potential contractors or suppliers. Under such circumstances you could be permitted to use those contractors/suppliers outlined at Appendix B, provided you are able to demonstrate that you received no preferential treatment in terms of price, quality or any other aspect of service delivery due to your involvement with us.

4.3 Approval to use those contractors listed at Appendix B is at the discretion of the CEO (in accordance with our scheme of delegation) . In order to be granted approval, you will be required to demonstrate that there is no reasonable alternative contractor/supplier providing the service required in your local area, and that you will receive no preferential treatment in terms of service or cost (which you will be required to demonstrate through quotations and receipts)

4.4 If you are looking to purchase goods or services from any contractor/supplier on this list then you must make a declaration in the register outlining:

- That you have received approval from the appropriate approving officer prior to the commencement of works
- That you received no preferential treatment in terms of service or cost (which you will be required to demonstrate through quotations and receipts).
- Where you inadvertently use a contractor on the list at Appendix B in an emergency situation, you must notify the approving officer as quickly as possible thereafter and enter an appropriate declaration in the register.

4.5 Any contractor/supplier not included on the list at Appendix B can be used without the need for any declaration/further action. Appendix B represents the majority of the contractors/suppliers that we use, but does not include any of our contractors/suppliers that:

- Only provide services of a small value (e.g. local window cleaners or sandwich shops) or
- Have such a large national or local standing that no favour could ever realistically be gained (e.g. utilities, BT, banks or national chains)

4.6 **Guidance for approving officer**

The approving officer will have an appropriate level of seniority, in accordance with our scheme of delegation. In making your decision you should consider the level of potential reputational risk or any potential conflicts of interest that may arise by granting approval and, if granting approval, consider the steps required to mitigate against future conflicts of interest, such as ensuring that the individual is not involved in any transactions with or decisions about the contractor/supplier in question on behalf of the organisation. You should maintain a clear audit trail of every approval to use any of our contractors listed at Appendix B. The total number of our people to use contractors and suppliers, including the reasons for approval, and confirmation that no advantage was gained due to an individual's role within the organisation should be formally reported annually to our Governing Body.

5. Equalities Statement

- 5.1 Through this policy, no member of staff, committee or other person will be discriminated against on grounds of sex or marital status, on racial grounds, or on grounds of disability, age, sexual orientation, language or social origin, or of other personal attributes, including beliefs or opinions, such as religious beliefs or political opinions.

6. Review

- 6.1 Our Rules require the Governing Body to set our policy on payments and benefits and keep it under review. This policy has been approved by our Governing Body and is consistent with the requirements of our Codes of Conduct for Governing Body Members and for Staff. These Codes have been confirmed by the Scottish Housing Regulator as meeting their regulatory requirements.
- 6.2 This policy was adopted by our Governing Body on 14th November 2023. It will be reviewed not later than November 2026.

Appendix A – Entitlements, Payments and Benefits

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
HUMAN RESOURCES AND RECRUITMENT		
<p>All entitlements arising from your contract of employment with us or one of our subsidiaries, including (but not restricted to):</p> <ul style="list-style-type: none"> • Payment of salary to staff • access to car or travel loans or salary advances where specified in the employment contract; • pension and/or private health care provided as part of the remuneration package; • performance related pay or bonus awarded in accordance with contractual terms; • books and equipment in connection with employment or training in accordance with agreed policies and/or contractual terms • Reimbursement of professional fees 	Yes	Any entitlement in the terms of your contract is always permitted without the need to record in the register of interests. There are Human Resource processes in place for this purpose.
<p>Payment to a member of the governing body for their role as a governing body member, in accordance with the terms of their letter of appointment</p>	No	<p>Such payments will only be permitted if they are in accordance with the conditions set out in Section 67(3) of the Charities and Trustees Investment (Scotland) Act 2005³</p> <p>The payment must be recorded in the register of interests within five days of the appointment being confirmed and the register must be kept up to date]</p>

³ Legislation.Gov.Uk (2005) Charities and Trustees Investment (Scotland) Act 2005 Section 67 (3) available [here](#)

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
<p>All payments made in accordance with the terms of our expenses policy including:</p> <ul style="list-style-type: none"> • payment of permitted out of pocket expenses • reimbursement of travel costs 	Yes	<p>Entitlements in connection with your role as one of our people are set out in our expenses policy are always permitted and do not need to be declared provided claims are made in accordance with our procedures.</p>
<p>Provision of a loan by the organisation to one of our people</p>	No	<p>This is not permitted unless in connection with the contractual terms of employment. We cannot make any other loans to individuals.</p>
<p>Redundancy or Voluntary severance payment to an employee</p>	Yes	<p>We can make redundancy payments to an employee in line with terms their contract</p> <p>Or</p> <p>We can make a voluntary severance payment to an employee which is outside the terms of their contract of employment provided:</p> <ul style="list-style-type: none"> • It arises directly from a decision to terminate the employee's contract of employment • Payment is approved by the Governing Body • That the total sum of the non-contractual payment and benefit does not exceed, in the opinion of our employment adviser, the total cost of a successful application by the employee to a Court or Tribunal (including the likely level of compensation that might be awarded by a court or tribunal and associated costs to the organisation to participate in the tribunal) • Payment does not exceed the equivalent of one year's salary for the employee • That this payment is instead of (rather than additional to) any redundancy entitlement

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
An offer of employment (temporary or permanent) to someone who is closely connected to a member of staff	Yes	<p>This is permitted as long as:</p> <ul style="list-style-type: none"> • There has been an open recruitment exercise in accordance with our policy that you have not played any part in and • You have no direct or indirect line management or supervision responsibility for the post and • The offer of employment complies with our policy and is approved by the CEO and • You record your connection to the successful applicant in the register within five days of their acceptance of the offer.
The offer of employment to someone who is, or has been in the last twelve months, a member of our Governing Body or to anyone who is related to a member of the Governing Body	No	This cannot be permitted.
Appointment of one of our staff members to the Governing Body	No	This cannot be permitted in accordance with the Rules of the organisation.
Nominations to join the Governing Body from people who are connected to a serving member.	Yes	This can be permitted in accordance with the Rules of the organisation.
OUR PEOPLE AS TENANTS OR SERVICE USERS		
The offer of a tenancy or lease in one of our or any of our subsidiaries' properties to one of our people or to someone closely connected to them.	Yes	<p>This is permitted as long as</p> <ul style="list-style-type: none"> • it is in accordance with our published allocations policy and • Neither the applicant or anyone connected to the applicant is involved in any way or in any part of the allocation process and • The offer is approved by the Governing Body in advance and

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
Where one of our people (or someone connected to one of our people) is a tenant and receives a repair, improvement or adaptation to their home	Yes	<ul style="list-style-type: none"> The tenancy is recorded as an interest in the appropriate register within five days of the tenancy commencing <p>Repairs carried out in accordance with our policy do not need to be recorded.</p> <p>Adaptations must comply with our policy and be approved by the CEO. The adaptation should be recorded in the register of interests within five days of approval.</p> <p>Improvements must be carried out as part of an approved programme and in accordance with our policy. The person affected should declare their interest if/when the programme is being discussed and the improvement recorded in the register of interests within five days of completion</p>
Where one of our people (or someone connected to one of our people) is a tenant and receives payment of a decoration allowance, tenant reward/incentive as part of an agreed scheme or prize.	Yes	<p>Payment of decoration allowances or incentive/reward payments must be made in accordance with our policies and procedures and recorded in the register within five days of receipt.</p> <p>Prizes or awards in competitions open to all tenants in the same community (e.g. garden competitions) can only be given if the selection process for giving the award/prize has been carried out by someone who is independent. Receipt of the award and the circumstances surrounding it must be recorded in the register within five days of receipt.</p>

TRAINING AND EVENTS		
Attendance at training events or seminars (e.g. SFHA Conferences) or openings/similar events hosted by other RSLs	Yes	There is no requirement to declare and record in the register of interests.

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
<p>The organisation paying for accommodation in connection with attendance at relevant conferences or events that you are attending on behalf of or in connection with your role with us or our subsidiaries</p>	<p>Yes</p>	<p>Accommodation that is part of a conference or training package does not need to be recorded in the register, but attendance will be recorded on the relevant individual training plan.</p> <p>Residential conferences are important in ensuring that our people have the necessary skills, knowledge and experience to make an effective contribution to our activities.</p>
<p>Attendance by you at events to mark awards, achievements or other significant milestones relevant to our business.</p>	<p>Yes (where not exceeding £500)</p>	<p>The Governing Body must approve attendance prior, and will only do so if:</p> <ul style="list-style-type: none"> • The organisation or one of our people (because of their role with us) has been nominated for an award; or • attendance is in recognition of achievement of or in pursuit of appropriate business development; or • we can demonstrate that attendance or participation is directly related to furthering our aims and objectives. <p>Where we ask you to represent us at such an event, this should be recorded in the register along with any associated costs (including travel, accommodation and the costs of attendance at the event) within five days of attendance.</p> <p>The total cost should not exceed £500 per person and we will make all arrangements in advance.</p> <p>Where costs would exceed £500, you will not be permitted to attend unless there is a clear, viable business case for attending. In such a case, specific approval of the Governing Body would be required.</p>

GIFTS AND HOSPITALITY

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
<p>Gifts received from tenants and external sources</p>	<p>Yes (not exceeding a value of £50)</p>	<p>Small gifts (e.g. a box of chocolates, pens, folders, paperweights) can be accepted if:</p> <ul style="list-style-type: none"> • the value does not exceed £50 • you do not receive more than one such gift from the same source in a 12 month period • you record receipt of the gift in the register <p>You should not normally accept other gifts and should decline any gifts with a value of more than £50 unless to do so would cause offence or otherwise damage our reputation. In these cases you must:</p> <ul style="list-style-type: none"> • Advise the donor that the gift will be donated to charity or will form part of our annual charity fund raising activities • Record the gift and the action taken in the register within five days <p>You should not regularly accept gifts from the same source and never more than once from the same source within a 12 month period.</p> <p>You should also record any offers that you decline and the reasons for this, in the register within five days.</p>
<p>Gifts given from us to one of our people or received by one of our people from external sources to mark special occasions.</p>	<p>Yes (not exceeding a value of £100)</p>	<p>Gifts from the organisation to our people can be permitted in cases where it is to mark a special occasion or significant event including:</p> <ul style="list-style-type: none"> • Family events (e.g. marriage, milestone birthday, birth of a child), • Retirement • Milestone work events e.g. no of years in employment with Knowes • Leaving the organisation • Number of years on the Management Committee

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
Hospitality associated with our business and that of its partners	Yes (when not exceeding a value of £50)	<p>These must be recorded in the relevant register and the value of such gifts will not normally exceed £100 (was £50).</p> <p>Please note, that this does not include collections by our people using their own personal funds to mark special occasions. These are always permitted with no requirement to declare.</p> <p>Modest hospitality, such as a sandwich lunch or networking event, is permitted and does not need to be recorded</p> <p>All other hospitality up to a value of £50 is permitted but must be recorded in the register, along with an estimation of the value of hospitality received, within five days of attendance.</p> <p>You should not accept invitations with a value that is greater than £50, unless you have prior approval from the Governing Body The type of hospitality offered will also be taken into consideration, e.g. we will not normally accept invitations to sporting events, concerts, golf tournaments etc.</p> <p>In this case, the reason for acceptance must also be included in the register and countersigned by the Chairperson</p>
Our people seeking donations from our contractors/suppliers when fundraising for charity	Yes	<p>This is permitted provided:</p> <ul style="list-style-type: none"> • Approval is gained from the CEO prior to making any approach • Any donations received are recorded in the register <p>We recognise our social responsibility and promote charity fundraising by the organisation and our people. We have a separate policy that sets out our approach to supporting other charities.</p>

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
PROCURING GOODS/SERVICES		
Sale of our interest (whole or part) in a property to someone affected by this policy via LIFT, HomeBuy; Help to Buy or other LCHO scheme	Yes	<p>This is permitted, provided:</p> <ul style="list-style-type: none"> • Our policy and procedures are followed • The prospective purchaser should play no part in the processing of the transaction by the organisation • It is declared and recorded in the register within five days of the missives being concluded confirming the process followed.
The organisation entering into a contract with an organisation where one of our people, or someone connected to them, has significant control.	No (in almost all cases)	<p>This is not permitted in almost all circumstances. We could only consider this where:</p> <ul style="list-style-type: none"> • The person affected by this policy is not involved in any part of the procurement process or decision • The appointment is approved by the Governing Body which is satisfied that the appointment is reasonable in the circumstances • There is no reasonable alternative (e.g. because of geography or the specialist nature of the goods/services) <p>In such rare circumstances, the appointment would be recorded in the register along with details of the process followed.</p>
The purchase of land or other assets from anyone who is, or has been in the last twelve months, one of our people or who is connected to one of our people	No (in almost all cases)	<p>This cannot be permitted in almost all cases.</p> <p>The only exception would be if you were referred to us under the Scottish Government's Mortgage to Rent scheme, where this would be permitted provided:</p> <ul style="list-style-type: none"> • Our policy and procedures are followed

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
The purchase of goods/services from our suppliers/contractors by one of our people	Yes	<ul style="list-style-type: none"> • The prospective seller plays no part in the decision to purchase the property or the processing of the transaction by the organisation • It is declared and recorded in the register within five days upon conclusion <p>This should normally be avoided, and will only be potentially permitted if the procedure identified in Section 4 is followed</p>

Suppliers list updated November 2023

Ref Code	name	Address Line1	Address Line2	Address Line3	Address Line4	Address Line5
AAR001	Aareon UK Limited	International House	25 Holborn Viaduct	London	EC1A 2BN	
ACA001	Acas	2Nd Floor	7 & 8 Wellington Place	Leeds	LS1 4AP	
ACS001	ACS Learning & Consultancy Ltd	Unit 14 Claremont Centre	Durham Street	Glasgow	G41 1BS	
ADM001	Admincontrol AS	Lille Grensen 7	NO – 0159	OSLO	NORWAY	
AGE001	Age Scotland	Causewayside House	160 Causewaydie	EDINBURGH	EH9 1PR	
AGM001	AGM Pressurisation Services	AGM House	London Road, Copford	Colchester	CO6 1GT	
ALE001	Alexander Sloan & Co	180 St Vincent Street	Glasgow	G2 5SG		
ALE002	Alembic Research Ltd	24 Skye Crescent	Old Kilpatrick	Glasgow	G60 5ER	
AMA003	Amazon Business (HO Assistance)	Amazon EU SARL UK Branch	1 Principal Place, Worship Street	London	EC2A 2FA	
AND001	Anderson Bell Christie Ltd	382 Great Western Road	Glasgow	G4 9HT		
APP001	Applied Ecology Ltd	St Johns Innovation Park	Cowley Road	Cambridge	Cambridgeshire	CB4 0WS
APS001	APS Advanced Preservation Specialists	1157 Govan Road	GLASGOW	G51 4RQ		
AQU001	AquAid Glasgow	Block 3, Unit 3C1	Third Road, Blantyre Ind Est	Blantyre	G72 0UP	
ARC001	Arco Ltd	P O Box 21	Waverly Street	Hull	HU1 2SJ	
ART001	Arthur J Gallagher	6Th Floor	Temple Circus House	Temple Way	Bristol	BS1 6HG
ART003	Servest Arthur McKay Ltd	42 Dryden Road	Bilston Industrial Estate	Loanhead	Midlothian	EH20 9LZ
ASC001	Asco Extinguishers Co Ltd	Melisa House	Unit 3 Festival Court, Brand Street	Glasgow	G51 1DR	
ASP001	Asprey Solutions	Priest House	1624 High Street, Knowle	Solihull	B93 0JU	
ASP002	Aspect Contract Limited	95 Carron Place	East Kilbride	Glasgow	G75 0YL	

ASP003	Aspen People Limited	78 St Vincent Street	Glasgow	G2 5UB		
ASS001	ACCA	110 Queen Street	Glasgow	G1 3BX		
AUT001	Autoclock Systems Ltd	93/97 Second Avenue	Heaton	Newcastle Upon Tyne	NE6 5XT	
BAR001	Barrett Commercial Management Ltd	Red Tree Business Suites	33 Dalmarnock Road	Bridgeton	GLASGOW	G40 4LA
BEE001	BEEE Works Ltd	Allandale	11 Barhill Road	Gourock	PA19 1JX	
BEL001	Bell Group UK Ltd	Bell Business Park	Rochsolloch Road	Airdrie	ML6 9BG	
BET001	Be The Bestest Ltd	5 Hartree Square	Biggar	Lanarkshire	ML12 6JJ	
BKP001	BK Photography	114 Dickens Avenue	Clydebank	G81 3EP		
BLA002	Blackwood Partnership Ltd	6 Atholl Place	Edinburgh	EH3 8HP		
BOL001	Bolton Gate Services Ltd	Unitys 5-9	North Luton Industrial Estate	Sedgewick Road	Luton	LU4 9DT
BPP001	BP Pulse Limited	Breckland	Linford Wood	Milton Keynes	Buckinghamshire	MK14 6GY
BRB001	BRB Electrical Ltd	19 Colquhoun Avenue	Hillington Park	Glasgow	G52 4BN	
BRI001	British Gas Services Ltd	BGT Area 55 (IPSL)	Blaise Pascal House	100 Pavillion Drive	Northampton	NN4 7YP
BRI002	D/D British Gas Services Ltd	BGT Area 55 (IPSL)	Blaise Pascal House	100 Pavillion Drive	Northampton	NN4 7YP
BRI003	Bristol Energy	100 Temple Street	Bristol	BS1 6AG		
BRI004	Brian Hood General Property Maintenance	64 Drumry Road	Clydebank	G81 2LN		
BRI005	Brig O' Doon House Hotel	High Maybole Road	Alloway	Ayrshire	KA7 4PQ	
BRO001	Brown & Wallace LLP	22 James Morrison Street	GLASGOW	G1 5PE		
BUL001	Bulb Energy	Finance Department	155 Bishop	London	EC2M 3TQ	
BWA001	BW Architecture	17 Lismore Place	Newton Mearns	Glasgow	G77 6UQ	
CAL001	Caledonian Maintenance Services	68 Bogmoor Place	Shieldhall	Glasgow	G51 4SN	
CAN001	Canada Life Group Insurance	3 Rivergate	Temple Quay	Bristol	BS1 6ER	

CAR002	Carrochan Fabrications	24 Camperdown Court	Helensburgh	G84 9HJ		
CEN001	Centre For Assessment Ltd	Lee House	90 Bridgewater Street	Manchester	M1 5JW	
CGG001	CG Groundcare	25E Swallow Road	Faifley	Clydeabnk	G81 5DP	
CHA002	Chartered Institute of Housing	Octavia House	Westwood Way	Coventry	CV4 8JP	
CHA003	C Hanlon Group F.M. Ltd	6 Brackenrig Road	Glasgow	G46 8QQ		
CHA004	Charis Grants Ltd Online Shop	Trinity Court	Trinity Street	Peterborough	PE1 1DA	
CHU001	Chubb Fire & Security Ltd	No 1 @ The Beehive	Lions Drive	Blackburn	Lancashire	BB1 2QS
CIT001	City Building (Glasgow) LLP	350 Darnick Street	Glasgow	G21 4BA		
CIT003	City of Glasgow College	190 Cathedral Street	GLASGOW	G4 0RF		
CLE001	Cleartech Group Ltd	Unit 9, Block 2	First Road	Blantyre Industrial Estate	Glasgow	G70 0ND
CLY002	Clydebank Housing Association Ltd	77-83 Kilbowie Road	Clydebank	G81 1BL		
CLY003	Clydesider Creative Ltd	48A Erskine View	Old Kilpatrick	Glasgow	G60 5JG	
COM001	Community Links Scotland	63 Kilbowie Road	CLYDEBANK	G81 1BL		
CON001	Concept Group Ltd	Concept House	Fairbairn Road	Livingston	EH54 6TS	
CON002	Continental Landscapes Scotland	Unit 1A, 1 Houstoun Road	Houstoun Industrial Estate	Livingston	West Lothian	EH54 5BZ
COR001	Corgi Tecnical Services Ltd	First Floor	11 Campbell Court	Bramley	Hampshire	RG26 5EG
COW001	Cowal Design Consultants Limited	Hillington Park Innovation Centre	1 Ainslie Road	Hillington	Glasgow	G52 4RU
CRO001	D/D Croner Group Ltd	Croner House	Wheatfield Way	Hinckley	LE10 1YG	
CSS001	Connelly Security Systems Ltd	100 Glentamar Road	Balmore Industrial Estate	Glasgow	G22 7XS	

CTM001	CTM Communications Ltd	Office 1 Ellenbrook Village Centre	Morston Close Worsley	Manchester	M28 1PB	
DAI001	D/D Daisy Communications Ltd	Lindred Road Business Park	Nelson	Lancashire	BB9 5SR	
DBG001	DB Group (Europe) Limited	Pinnacle House	Enterprise Park	Mill Road	LINLITHGOW	EH49 7SF
DIS001	Disclosure Scotland	Finance	PO BOX 250	Glasgow	G51 1YU	
DKB001	DK Blacksmiths Ltd	35 Golf Drive	Old Drumchapel	Glasgow	G15 6SS	
DMD001	D M Direct Ltd	11 South Avenue	9 Simpson Court	Clydebank	G81 2NR	
DOI001	Doigs Ltd	Transport House	77 Melbourne Street	Glasgow	G31 1BQ	
DUN001	Dundee Press Agency Ltd	21A South Tay Street	Dundee	DD1 1NR		
DUN002	Duntocher Tyre Service	Dumbarton Road	Duntocher	Clydebank	G81 6AT	
EEE001	D/D EE	P O Box 4813	Units 1-2 Chartwell Business Centre, Chartwell Road	Lancing	BN15 9RB	
EON001	E-on Next Energy Ltd	PO Box 10909	Nottingham	NG1 9NJ		
EVH001	Employers in Voluntary Housing	5th Floor	137 Sauchiehall Street	Glasgow	G2 3EW	
EWI002	Ewing Somerville Part (Scotland) Ltd	Scotland (Ltd)	40 Speirs Wharf	Glasgow	G4 9TH	
FAI001	Faifley Housing Association Ltd	Skypoint	Lennox Drive Faifley	Clydebank	G81 5JY	
FIR001	First Class Removals	26 Blairbuie Drive	GLASGOW	G20 0TY		
FOR001	Fortress Security Alarms Ltd	6 Langlands Street	Kilmarnock	KA1 2AH		
G3C001	G3 Consulting Engineers Ltd	Orion House	7 Robroyston Oval	Nova Business Park	Glasgow	G33 1AP
GDC001	GD Chalmers Ltd	101 Neilston Road	Paisley	PA2 6ES		
GEB001	Gebbie & Wilson LLP Client A/C	18 Common Green	Strathaven	South Lanarkshire	ML10 6AG	

GGB001	G.G Bros. Slater & Joiners	19 Lilac Avenue	CLYDEBANK	G81 4NZ		
GRE001	D/D Greenleaf Hygiene Solutions Ltd	Unit 2D	Colvilles Place	Kelvin Industrial Estate	East Kilbride	G75 0PZ
GTG001	GTG Training Limited - Glasgow	1330 South Street	Glasgow	G14 0BJ		
GTW001	GTW Storage Services Ltd	45 James Watt Street	GLASGOW	G2 8NF		
GUA001	Guardian Scaffolding Limited	39 Aurs Glen	Barrhead	East Renfrewshire	G78 2LJ	
HAR001	Harper MacLeod	The Ca 'D' Oro	45 Gordon Street	Glasgow	G1 3PE	
HAY001	Hays Specialist Recruitment Limited	Hays House	40-44 Coombe Road	New Malden	SURREY	KT3 4QF
HEA002	Healthwork Ltd	14 - 16 John Street	Manchester	M3 4EA		
HGC001	H G Couper	75 Moubray Gardens	Cambus	Clackmannanshire	FK10 2NQ	
HIF001	Hiflow Property Services Ltd	9 Caledonia Street	Dalmuir	Clydebank	G81 4EX	
HIG001	D/D Focus Group Highland Network Ltd	Cradlehall Business Park	INVERNESS	IV2 5GH		
HIR001	Hirst Landscape Architects	18 Royal Terrace	Glasgow	G3 7NY		
HOU001	Housing Partners Ltd	9 King Street	London	EC2V 8EA		
HOU002	Housing Insight Ltd	Compass House	Vision Park	Chivers Way	Histon	CB24 9AD
HOU003	Housing H&S Compliance UK Ltd	Craiglea Cottage	Glenisla	Blairgowrie	Perthshire	PH11 8PS
HQN001	HQN Limited	Rockingham House	St Maurice's Road	York	YO31 7JA	
IMA001	D/D IMail Comms Limited	2 Hillman Way	Ryton On Dunsmore	Coventry	CV8 3ED	
IND001	Independent Resource Centre	627 Dumbarton Road	Dalmuir	Clydebank	G81 4ET	

INF002	D/D Information Commissioner's Office	45 Melville Street	Edinburgh	EH3 7HL		
INN001	360 Innovate	49 Bath Street	Glasgow	G2 2DL		
INS002	Institute of Clerks of Works	Commerce Road	Lynch Wood	Peterborough	Cambridgeshire	PE2 6LR
INT001	Integral Occupational Health Ltd	4th Floor Finlay House	10-14 West Nile St	Glasgow	G1 2PP	
INV003	Investors In People	3 Lloyd'S Avenue	London	EC3N 3DS		
ION001	D/D 1&1 IONOS Ltd	Discovery House	154 Southgate Street	GLOUCESTER	GL1 2EX	
JCE001	JC Electrical & Security Solutions Ltd	12 Telford Court	Clydebank Business Park	Clydebank	G81 2NR	
JCM001	JCM Joiners Limited	26 Melfort Avenue	Clydebank	G81 2HS		
JOH003	John Fulton Plumbers Limited	123 Harmony Row	Govan	Glasgow	G51 3NB	
JSM001	J S McColl Ltd	157 Queen Margaret Drive	Glasgow	G20 8XU		
KIN001	D/D Kinex	Longley House	Longley Lane	Manchester	M22 4SY	
KIS001	Kiswebs Web Solutions	Rogart Street Campus	4 Rogart Street	Glasgow	G40 2AA	
KNO001	Knowledge Partnership	Pure Offices	Anderson Place	City Of Edinburgh	EH6 5NP	
KNO002	The Knowledge Academy Limited	Reflex	Cain Road	Bracknell	RG12 1HL	
LAY001	Layden Contracts	North Walton Farm	Craigton Road	Newton Mearns	Glasgow	G77 6QG
LBA001	Lesley Badejo - Grass Cutting	4E Burnbrae Street	Faifley	Clydebank	G81 5BY	
LEA001	The Leamy Foundation	C/O Haldane Youth Services	Annex Choices School, Main St	Jamestown	Alexandria	G83 8PN
LEA002	Leafyard Ltd	Diskette Unit 223	Tea Factory	Fleet Street	Liverpool	L1 4AS
LEG001	H2O Legionella Control Services	Caledonia House	Evanton Drive	Thornliebank Industrial Estate	GLASGOW	G46 8JT
LEN001	The Lennox Partnership	First Floor	Carus House	201 Dumbarton Road	Clydebank	G81 4XJ

LIN001	Link Mailing Systems limited	Cranage House	Mandarin Court	Warrington	Cheshire	WA1 1GG
LOC001	Loch Lomond Leisure Scotland Ltd	Office Suite One	196 Rose Street	Edinburgh	EH2 4AT	
LYR001	Lyreco UK Ltd	Deer Park Court	Donnington Wood	Telford	Shropshire	TF2 7NB
MAG001	Magnus Electrical Services Ltd	6-8 Achamore Road	Drumchapel	Glasgow	G15 8QS	
MCB001	MCB Roofing Ltd	Suite 23	11 Alexander Street	CLYDEBANK	G81 1SQ	
MCH001	McHugh Estate Agents	576 Kilbowie Road	Hardgate Cross	Clydebank	G81 6QU	
MDO001	The McDougall Group Ltd	Charlotte Dundas House	Dalgrain Road	Grangemouth	FK3 8EL	
MGI001	McGill FM	Affinity Business Centre	Affinity House	Harrison Road	Dundee	DD2 3SN
MJM002	MJM Joinery & Construction Ltd	Unit 6	11 South Avenue	Clydebank	G81 2NR	
MOD001	Modus (Scotland) Ltd	Gartmornhill Farm	Alloa	FK10 3AU		
MPG001	MP Group UK	324 Drumoyne Road	Glasgow	G51 4DX		
MTS001	MTS Drainage Solutions Ltd	17 Sunnyside Drive	Paisley	Renfrewshire	PA2 9NU	
MYJ001	Myjobscotland	COSLA	Verity House	19 Haymarket Yards	Edinburgh	EH12 5BH
NAT001	National Trust for Scotland	Hermiston Quay	5 Cultins Road	Edinburgh	EH11 4DF	
NCS001	NCS Office Systems (Scotland) Ltd	65 Rodney Street	Glasgow	G4 9SQ		
NEW001	Newsquest Media Group Ltd	Accounts Department	1St Floor Chartist Tower	Upper Dock Street	Newport	NP20 1DW
NPO001	N Power	Payment Processing Centre	PO Box 203	Leeds	LS14 3WE	
OFF001	Office Care Scotland	37 Anderside	East Kilbride	SLK	G75 0DZ	
OLI001	Olivers Boulevard & Drumry Cars	191 Drumry Road East	Glasgow	G15 8NS		

ORB001	Orbis Protect Ltd	Unit 7 Harmony Court	Govan	Glasgow	G51 3HN	
PCB001	PC Building and Landscapes Ltd	69 Canberra Avenue	Clydebank	G81 4LL		
PFP001	PFP 2000 Ltd	Olympic Business Park	Drybridge Road	Drybridges	Dundonald	KA2 9BE
PHO001	Phoenix Plumbing & Heating	11 Alexander Street	Clydebank	G81 5SQ		
PRE001	Premier Locate Ltd	Premier Locate Limited	122c Nelson Road	Whitton	Twickenham, Middlesex	England
PRI001	Print Brokers	Print Brokers	80 Victoria Road	Paisley	PA2 9PT	
PRO001	Probe Drainage Specialists Limited	Unit 4	Lot 14 Smiddy Court	Glencairn Industriak Estate	Kilmarnock	KA1 4BY
PTM001	PTM Security Solutions Ltd	Unit 3	82 Abercorn Street	Paisley	PA3 4AT	
QST001	QST Quest	12 St Thomas Road	Edinburgh	EH9 2LG		
QUA001	Quality Services (Blantyre) Ltd	22 Manus Duddy Court	Blantyre	Glasgow	G72 9DE	
QUA003	Quadient UK Ltd	3Rd Floor Press Centre	Here East	14 East Bay Lane	LONDON	E15 2GW
QUA004	D/D Quadient UK Ltd	3RD Floor Press Centre	Here East	14 East Bay Lane	LONDON	E15 2GW
QUI001	Quinn Business Services Ltd - DO NOT USE	55 Lady Place	Livingston	EH54 6TB		
REC001	Recognition Express	19c Crown Street	Ayr	KA8 8AG		
REC002	The Recycle Room	The Hub	405 Kilbowie Road	Clydebank	G81 2TX	
RED002	R.E.D Pest Control Limited	Riverside	Torr Road	Bridge Of Weir	PA11 3BE	
REG001	Regency Glazing Company	940 Crow Road (North)	Anniesland	Glasgow	G13 1JD	
REG002	Registers of Scotland	Finance Division, Meadowbank House	153 London Road	Edinburgh	EH8 7AU	
REI001	Reid Associates LLP	13 Sandyford Place	Glasgow	G3 7NB		

REM001	Re:markable	Apex 3	95 Haymarket Terrace	Edinburgh	EH12 5HD	
REN001	D/D Renault Finance	Eagle House	78 St Albans Road	Watford	WD17 1AF	
REN005	Renfrewshire Council	Renfrewshire House	2ND Floor Cotton Street	Paisley	Renfrewshire	PA1 1AD
RGD001	RGDP LLP	Level 2, One Edinburgh Quay	133 Fountainbridge	Edinburgh	EH3 9QG	
RIC001	Richardson & Starling (Northern) Limited	8 Cambuslang Way	Cambuslang	GLASGOW	G32 8ND	
RIC002	Mr Richard Lynass - Electricity	3G Burnbrae Street	Faifley	Clydebank	G81 5BY	
RIC003	Mr Richard Lynass - Grass Cutting	3G Burnbrae Street	Faifley	Clydebank	G81 5BY	
ROY001	Royal Mail	Remittance Centre	Papyrus Road	Werrington	Peterborough	PE4 5PG
SAG001	D/D Sage UK	North Park	Newcastle Upon Tyne	NE13 9AA		
SAL001	Saltire Facilities Management Ltd	Strathclyde Business Park	Carnbroe House	Finch Way	Bellshill	ML4 3PE
SCO001	Scottish Gas (British Gas)	Payment Area 55	Camberley	GU95 1AB		
SCO003	Scottish Power	Payment Collection Centre	PO Box 4740	Worthing	BN11 9LT	
SCO007	Scottish Government Treasury & Banking	Mail Point 12	3A North	Victoria Quay	Edinburgh	EH6 6QQ
SFH001	Scottish Federation of Housing Ass	Finance Department	3rd Floor Sutherland House	149 St Vincent Street	Glasgow	G2 5NW
SGN001	SGN Connections Limited	Acceptance Department	Axis House	5 Lonehead Drive	Newbridge	Edinburgh
SHA001	Share Learning Ltd	2F Willow House	Kestrel View	Bellshill	ML4 3PB	
SID001	Sidey Solutions Ltd	53 Feus Road	Perth	PH1 2AX		
SKY002	Skyform Specialist Contract Ltd	35 - 37 Watt Road	Hillington Park	Glasgow	G52 4SS	
SLR001	SLR Consulting Limited	7 Wornal Park	Menmarsh Road	Worminghall	Aylesbury	HP18 9PH
SMI001	Smith Engineering Scotland Ltd	1 Ash Road	Broadmeadow Industrial Estate	Dumbarton	G82 2RS	

SOC001	Social Telecoms CIC	Unit 4 Hartley Business Centre	272-284 Monkmoor Road	Shrewsbury	SY2 5ST	
SOF001	Software Training Scotland Ltd	Scarlow House Buiness Centre	2 Scarlow Street	Port Glasgow	PA14 5EY	
SOU001	Southern Electric	PO Box 144	Blyth	NE24 9FT		
SPE002	Speirs Gumley Property Management	Red Tree Mageneta	270 Glasgow Road	GLASGOW	G73 1UZ	
STA001	Stannah Lift Services Limited	Watt Close	East Portway	Andover	Hampshire	SP10 3SD
STA002	St. Andrew's First Aid	St Andrews House	48 Milton Street	Glasgow	G4 0HR	
STE001	Stewart First Aid Training	UK Health Enterprises Ltd	45 Hope Street	Glasgow	G2 6AE	
SUN001	Sunshine Electrical	526 Victoria Road	GLASGOW	G42 8BG		
SUS001	Sustainable Asset Management Ltd	Workspace1	Unit 1-7 Fullarton Road	Glasgow	G32 8YL	
TCY001	TC Young & Son	7 West George Street	Glasgow	G2 1BA		
TEC001	Tecnica ltd	Laich House	Castle Court, Carnegie Campus	Dunfermline	KY11 8PB	
TEN002	Ten for Zen	6 Kilreggan Court	Hamilton	ML3 9FS		
TIA001	TIAA Limited	Artillery House	Fort Fareham	Fareham	PO14 1AH	
TOT001	D/D TotalEnergies Gas & Power Limited	Bridge Gate	55 - 57 High Street	Redhill	SURREY	RH1 1RX
TOU001	Toucan Text Ltd	Suite 2 Bourne Gate	Poole	BH12 1DY		
TPA001	TPAS Scotland	Room 2, 3RD Floor	Erskine House	1 North Avenue	Clydebank	G81 2DR
TPT001	TPT Retirement Solutions	Verity House	6 Canal Wharf	Leeds	West Yorkshire	LS11 5BQ
UKM001	D/D UK Mail Ltd (Do not use)	Express House	120 Buckingham Avenue	Slough	SL1 4LZ	
UTI001	Utilita Energy Limited	Hutwood Court	Bournemouth ROad	Chandler's Ford	Eastleigh	SO53 3QB
VAL003	Valley Group Limited	Block 14	Unit B8 Summerlee Street	Queenslie Industrial Estate	Glasgow	G33 4DB

VIR001	D/D Virgin Media Business	Business Payments	PO B0x 4459	Worthing	BN13 1XP	
WAG001	Wagner Consultants	8 Wallace Road	Renfrew	PA4 8AX		
WAL001	Walker Love Recoveries	Credit Consultants	16 Royal Exchange Square	Glasgow	G1 3AB	
WDC001	West Dunbartonshire Council	Director Of Finance	16 Church Street	Dumbarton	G82 1QL	
WDC002	WDC Non-Domestic Rates	Finance Service Centre	16 Church Street	DUMBARTON	G82 1QL	
WDC003	West Dunbartonshire Council (Factored)	Finance Service Centre	16 Church Street	Dumbarton	G82 1QL	
WDC004	WDC - Council Tax	Council Offices	16 Church Street	Dumbarton	G82 1QL	
WDC005	WDC - Leisure Trust	Finance Service Centre	16 Church Street	Dumbarton	G82 1QL	
WDC006	WDC - Out of Hours Repairs Service	57 Cochno Street	Whitecrook	Clydebank	G81 1RQ	
WES001	West Dunbartonshire C A B	Bridgend House	179 High Street	Dumbarton	G82 1NW	
WIL001	Enva Scotland Limited	49 Burnbrae Road	Linwood	Paisley	PA3 3BD	
WIL003	Wilko Limited	JK House	Roebuck Way	Manton Wood	Worksop	Notts
WMU001	W Munro (Rehab) Ltd	Distribution & Accounts	8-10 Dunrobin Court	Clydebank	G81 2QP	
WOR001	D/D Worldpay	Victory House	Fifth Avenue	Gateshead	NE11 0EL	
WYL001	Wylie & Bissett	168 Bath Street	Glasgow	G2 4TP		
YSO001	Y Sort It	5 West Thomson Street	Clydebank	G81 3EA		
ZEN001	D/D Zen Internet Limited	Sandbrook Park	Sandbrook Way	ROCHDALE	Lancashire	OL11 1RY
ZUR001	Zurich Municipal	The Zurich Centre	3000 Parkway	Whiteley	Fareham	PO15 7JZ