

## **If your benefits are paid through Essex Savers, please read this sheet**

### **1. What has happened to the Union?**

On 14 February 2018, Essex Savers Net Credit Union Limited was placed into Administration and has now stopped trading. Kevin Murphy, Jason Maloney and Bai Cham of CVR Global LLP have been appointed as Joint Administrators.

### **2. What does the Administration of the Union mean for me?**

The Union has now stopped operating. If you had benefits paid into the Union, you will need to use an alternative bank or credit union account to have your benefits paid into. If you do not have another account, you will need to open a new account with a bank, building society or local credit union.

If you need assistance in opening a new account, assistance will be available. Please see Question 5.

The Union intends to continue to keep open its service points at Chelmsford, Basildon and Canvey Island at the usual opening days and times for at least 2 weeks, and someone will be available to answer your questions.

### **3. Engage Cards**

Any money that remains on your Engage Card can continued to be used. The Union will not be able to transfer any further money to the Engage Card after 14 February 2018.

### **4. What does this mean for benefits that are due to be paid?**

Unfortunately, the Union is not allowed to receive benefit payments after 14 February 2018 and pass these on to you. You will not lose your entitlement to these monies. You will need to contact the relevant agency on this.

### **5. What do I need to do now?**

If you are in receipt of any of the following benefits:

- Jobseeker's Allowance
- Income Support
- Employment and Support Allowance
- Universal Credit
- Personal Independence Payment
- Disability Living Allowance

The Chelmsford Office of the DWP will be in contacting you to discuss what you need to do now to enable your DWP benefits to be paid into another account. If you have any concerns and wish to discuss prior to this contact, then you can contact your local Jobcentre, email [Stuart.Brown6@dwp.gsi.gov.uk](mailto:Stuart.Brown6@dwp.gsi.gov.uk) or telephone the DWP on the following Freephone numbers;

- Employment Support Allowance (ESA) - 0800 169 0310
- Income Support (IS) -0800 169 0310
- Jobseekers Allowance (JSA) - 0800 169 0310
- Universal Credit (Live Service) - 0800 328 9344
- Universal Credit (Full Service – e.g. online account) – Put a note in your journal (if cannot your account call 0800 328 5644)
- Personal Independence Payment (PIP) – 0800 121 4433
- Disability Living Allowance (DLA) – 0800 121 4600

All customers will need to provide details of an alternative bank or building society to enable future DWP payments to be made to you.

If you don't have an alternative account, DWP staff will be able to advise you on how to open a Basic Bank Account. This may involve you receiving a Benefit Entitlement notification to support your proof of your identification, although you will still need to provide 2 proof of address evidence.

If you have additional financial needs and require support, the following support may be available:

- Essential Living Fund – Essex wide support for people in a crisis – 0300 790 0124.  
[www.southend.gov.uk/elfforessex](http://www.southend.gov.uk/elfforessex)
- Budgeting Loan - DWP Budgeting Loan can be applied for online  
<https://www.gov.uk/budgeting-help-benefits>

If you do not receive any of the above benefits then to have your benefit payments paid into an alternative bank, building society or local credit union account you will need to contact the following agencies with your new bank details:

- Housing Benefit paid by Basildon Council – Please contact Basildon Council on telephone number 01268 533333.
- Working Tax/Child Tax Credits. This is HM Revenue & Customs administered benefit. To change a bank account details, you will need to contact HMRC on 0345 300 3900 (ideal route) or write to CAST (BC), WP1012, TCO, Waterview Park, Mandarin Way, Washington, Tyne & Wear NE38 8QG
- Child Benefit. This is HMRC administered also. To change your bank account details, you can do this online using the HMRC webpages from [www.gov.uk](http://www.gov.uk) or telephone 0300 2003100. Alternatively, you can write to HMRC at HM Revenue & Customs, Child Benefit Office, PO Box 1, Newcastle Upon Tyne NE88 1AA

Should you require assistance in contacting these agencies then your local Citizens Advice Bureau should be able to assist. Details of Citizens Advice Bureau offices in Essex can be found on the website <http://www.essexcab.org.uk/> or by phoning their helpline 03454 04 05 06. Should you require assistance in opening a Basic Bank Account, then again, your local Citizens Advice Bureau should be able to assist, alternatively please visit your local high street bank. Further information on Basic Bank Accounts can be found on the internet, one such example can be found at <http://www.moneysavingexpert.com/banking/basic-bank-accounts>.

## **6. How can I contact the Union if I do not understand what to do?**

The Union intends to still operate for a short time at its Chelmsford, Basildon and Canvey Island service points with its usual opening hours. You can also telephone the Union on 01245 830520.