Rent Direct

Frequently asked questions

1. What do I need to open a Rent Direct Account?

You’ll need to become a member of Bristol Credit Union first. To join online you need to be able to make a £3.50 card payment and be registered to vote at your address. If you are applying for membership in person, you will need proof of ID (e.g. passport or driving licence or recent benefit award letter) and proof of address (e.g. bank statement or utility bill), plus £3.50 to open your account. You will then be able to set up a Rent Direct Account.

2. How do I know if my landlord is registered with you to receive Rent Direct payments?

Your landlord needs to agree to take part in the scheme. You can always ask us if they are already registered. If they are not signed up, you’ll need to get them to contact us to register before we can open a Rent Direct Account for you. They will also need to sign your application form to agree to receiving payments and paying any associated charges.

3. Does it cost my landlord anything?

Yes. We charge your landlord per rent payment, per tenant, but these fees can usually be offset against tax as a business expense like any other banking charge.

4. If I get my Universal Credit paid to you how do I access the rest of my money?

If you get your Universal Credit paid into your Rent Direct Account, we will allocate what you have instructed for your rent, and the remainder will be transferred to a named bank account or prepaid card on the same day, no charge to you.
5. What happens if I receive less than the rent amount from Universal Credit or other benefits?

We will send the amount that has been received; however, we do not contact you if this is the case and you will need to check your credit union account regularly to make sure you know what payments have been made.

6. What happens if my landlord is overpaid?

You will need to contact your landlord and arrange any repayment.

7. What happens if my circumstances change?

You must give us 14 days’ notice of any change to your Rent Direct Account, including requests to change the amount paid to your landlord, details of a new landlord, cancellation of payments or closure of the account. We will contact your landlord on the same day and let them know you have asked us to change the arrangement. Your landlord may then contact you about this.

8. What happens if I move address?

Contact us as soon as possible with the details of your new address. You will also need to confirm that your new landlord is registered with us and instruct us of the amount to be paid to them. Don’t forget that the 14 day notice period still applies, unless your old landlord tells us they’re agreeing with the change.

9. What happens if I want to cancel my Rent Direct Account?

You can close your Rent Direct Account at any time, as long as there is no balance owing to us. You will need to give us 14 days’ notice and we will immediately inform your landlord that your Rent Direct Account has been closed. Any payments due within the 14 day notice period will still be made to your landlord unless they tell us they’re not owed the money.

10. What other services does Bristol Credit Union offer?

When you open a Rent Direct Account you will have access to a range of services including a free savings account and access to apply for our affordable loans.