

Welcome to the latest edition of the Clyde Valley Factoring Newsletter. As part of our ongoing commitment to customer service, we have reviewed the available methods for paying your factoring fees and have detailed this information below, along with some other useful updates.

WAYS TO PAY YOUR FACTORING FEES

Direct Debit

Our Factoring Team can set this up with you over the phone. You can choose to pay monthly or quarterly.

Call us on 01698 268855 to set up a direct debit. Payment dates are available on the 7th, 14th, 21st, and 28th of each month.

By payment card

You can make a payment using your Clyde Valley Factoring payment card at any Post Office or PayPoint location. If you would like to pay this way but have lost your card, please call us on 01698 268855 or email cvha@cvha.org.uk to request a replacement.

New Automated Payment Line

We've introduced a new payment line that's now available for use.

This new service is designed to make paying your factoring fees quicker and more convenient.

Standing Order

We accept standing orders; however, you'll need to arrange this directly with your bank or building society.

Bank Transfer

You can pay by bank transfer using the bank details provided at the bottom of your invoice.

Call us directly

You can also make a payment by calling our Customer Contact Centre on 01698 268855.

Cheques

Unfortunately, we are currently unable to accept cheques as a method of payment.

New Online Payment Option

You can now make payments on our website at <https://cvha.org.uk>. To do so, you'll need your 19-digit Payment Reference Number and your bank or building society details. You can find your reference number on your Clyde Valley Factoring payment card or on your latest invoice.

How does it work?

If you're calling from a number saved to your profile, you'll be asked to confirm the numbers in your postcode. For example, if your postcode is ML1 1PN, you would enter 11 on your phone. Once verified, you'll be prompted to confirm the amount you wish to pay before entering your card details.

If you're calling from a number not saved to your profile, you'll first be asked to enter the last six digits of your Payment Reference Number, followed by the numbers in your postcode. Once verified, you'll be prompted to confirm the amount you wish to pay before entering your card details.

If you're having trouble making a payment or need help and advice, please contact us on 01698 268855 or email cvha@cvha.org.uk and ask to speak to a member of the Factoring Team.



Get Winter Ready

The energy savings trust have some good tips for making sure your home is winter ready on their web site pay them a visit here - <https://energysavingtrust.org.uk/five-things-you-should-do-to-prepare-your-home-for-winter/>

**energy
saving
trust**



Home Energy Scotland offers free advice and support to help you make your home warmer, lower your energy bills, and contribute to a greener, more sustainable future. Funded by the Scottish Government and managed by the Energy Saving Trust, their service is committed to making a positive impact on the lives of people across Scotland.

Find out if they can help you reduce your energy costs:
(<https://www.homeenergyscotland.org/>)

Picking Up After Your Pets



Many pet owners enjoy spending time outdoors with their furry companions. If you're one of them, please remember to clean up after your pets when out for walks or in shared spaces. No one wants to step in an unexpected mess while enjoying their garden or local park!

Looking Out for Your Neighbours

Winter can be a challenging time, especially for elderly or vulnerable neighbours. A simple check-in or offer to help with small tasks—like watering plants or carrying shopping—can go a long way in building strong relationships and making sure everyone feels supported.

Respect for Our Staff and Contractors

We're here to support our customers, but recently, we've seen a rise in people being verbally abusive or threatening towards our staff and contractors. This has happened in person, over the phone, and with people working on our behalf.

We understand that sometimes you might be unhappy with part of our service or want to make a complaint. We also know that life is tough right now, especially with the rising cost of living. But no matter the situation, abuse towards our team is never okay.

Everyone has the right to feel safe at work, and we have a duty to protect our staff and contractors. If someone is abusive, in person, on the phone, or in writing, we will take action. This could include restricting how and when you can contact us.

In serious cases, we may report incidents to the police. Please remember: we're here to help. Let's treat each other with respect.

Written Statement of Service

Along with this newsletter, we've included a copy of the Written Statement of Service. We've redesigned the document to make it easier to read and understand. Please note: there are no changes to the services we provide. We simply wanted to ensure that all our customers have an up-to-date copy.

The Written Statement of Service outlines the core services we deliver in areas where we provide factoring. We'd also like to take this opportunity to remind you that:

- We do not provide a repairs service for any work within your home.
- We only maintain green spaces that are common to your area.

Scam Advice

The National Crime Agency reports that nearly one third of all fraud is committed over the telephone. If you receive a call from someone claiming to be from your bank and asking for sensitive information, it is a scam. Legitimate banks will never ask you to move money, provide PINs, or share full account details over the phone.

To verify a call:

- Hang up immediately.
- Call your bank directly using the official number from their website or the back of your card.
- Alternatively, dial 159, a secure number that connects you to your bank.

At Clyde Valley Group, we will never ask for personal banking information. If you're unsure whether a call is genuinely from us, please hang up and contact our Customer Service Centre on 01698 268855.

Police Scotland have advice on scams and the different types of scam there is on their website <https://www.scotland.police.uk/advice-and-information/scams-and-frauds/>