

# PAYMENT METHODS

How to pay your rent and service charges

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## Preferred method: BACS / Standing Order

For commercial tenants, we strongly prefer BACS payment via standing order. It's reliable, automatic, and means you never need to think about due dates. Your specific account details are provided at lease signing and are available in the client portal.

### Setting up a standing order

- Log in to your online banking
- Set up a new standing order
- Use the account details in your lease documents or client portal
- Use your unit number or reference code as the payment reference
- Set the frequency to match your lease payment schedule
- Set the first payment date to the first rent due date
- Confirm the amount and save

## One-off bank transfers

If you need to make a one-off payment (arrears, service charge balancing, ad-hoc charges), you can make a bank transfer using the same account details. Always quote the reference from the invoice you are paying.

## Client portal payments

Log in to the Zoho client portal using the credentials provided at lease signing. The portal allows you to view current invoices, payment history, account balance, and historic statements. Pay directly from the portal for any outstanding items.

**Portal URL:** [invoice.zohosecure.eu/portal/levinwhitmore/signin](https://invoice.zohosecure.eu/portal/levinwhitmore/signin)

## VAT

Many commercial properties are VAT-registered (the landlord has "opted to tax"). In these cases, rent and service charges are subject to VAT at the standard rate. If you are VAT-registered yourself, you can usually reclaim this as input VAT — speak to your accountant.

## Service charges

Service charges are typically billed annually in advance against a budget, with a year-end reconciliation against actual costs. You will either receive a balancing charge (if actual costs exceeded the budget) or a credit (if they were less).

## What to do if you can't pay

### Call us early

If you're going to struggle with a payment, the best thing you can do is call us as soon as you know. We'd much rather agree a short-term arrangement than start formal chasing procedures. Silence is the worst response — it escalates quickly. Call 0141 255 0742.

## Late payment consequences

- Interest charged at the rate specified in your lease (often 4% above base)
- Reminder letters, formal notices, and legal costs may be recharged
- Breach of lease may trigger forfeiture proceedings in serious cases
- Credit file impact if court action is taken

## Receipts and statements

All payments are recorded on your monthly statement available via the client portal. Individual receipts can be issued on request by emailing [hello@levinandwhitmore.com](mailto:hello@levinandwhitmore.com) — please allow 2 working days.