

Jobseeker's

Allowance

10883

**MR M J GILCHRIST
59 COLINSLEE DR
PAISLEY
RENFREWSHIRE
PA2 6QS**

Your reference is WL049473A
Please tell us this number
if you get in touch with us

Clydebank Benefit Centre
Mail Handling Site A
Wolverhampton
WV98 1BL

Phone 0345 6088545
TEXTPHONE for the deaf/hard of
hearing ONLY 0845 6088551

Date 12 May 2014

Dear Mr Gilchrist

YOUR CLAIM FOR JOBSEEKER'S ALLOWANCE

We are writing to tell you that Jobseeker's Allowance can count as taxable income.

For the period up to 29 April 2014 in the 2015 tax year you received no Jobseeker's Allowance.

If you think the amount of taxable allowance is wrong, you should write to this office giving your reasons. You must do this within 60 days of this letter, as you cannot challenge it afterwards.

You will receive form P45. If you are starting work, give it to your new employer. If not, retain it for future use or reference.

Jobcentre Plus staff work to offer a complete service through your Jobcentre. If you have an enquiry about your claim for Jobseeker's Allowance you will be referred to the most appropriate officer.

Keep this letter to help you fill in any future tax return.

We will answer any questions about how we calculate taxable allowance, and your Tax Office will help you with any other taxation questions.

Yours sincerely

Ian Findlay

Manager



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Date 29 April 2014

Dear Mr Gilchrist

YOUR CLAIM FOR JOBSEEKER'S ALLOWANCE

I am pleased to tell you that we can pay you Jobseeker's Allowance from 29 April 2014.

You will get £72.40 a week.

We have used the tax years ending 5 April 2012 and 5 April 2013 to assess your claim.

If you are claiming for a partner

Your partner may be required to take part in a Work Focused Interview with a Personal Advisor once you have been claiming benefit for more than 26 weeks. Your partner will be notified if they are required to attend.

We cannot pay Jobseeker's Allowance for the first 3 days of your claim. Ask us if you want to know more about this.

The attached sheet shows how we worked this out. If you want more information please get in touch with us. Our phone number and address are at the top of this letter.

This assessment is based on how much the law says you need to live on. You have not paid, or been credited with, enough Class 1 National Insurance Contributions for them to be used in this assessment.

HOW YOU WILL GET YOUR MONEY

Your money will be paid every two weeks while you are still entitled to Jobseeker's Allowance.

Bank/Building society: HALIFAX
PAISLEY, THE CROSS

We also hold your account number/sort code but for security reasons they have not been included in this letter.

We will pay your Jobseeker's Allowance into the above account.

663/LBG01/60/BH6250134

309A



Mr Mark Gilchrist
59 Colinslee Drive
Paisley
Renfrewshire
PA2 6QS



Registered Office:
akinika Debt Recovery Limited
33/34 Winckley Square
Preston PR1 3EL
Registered in England No. 1242485

Authorised and Regulated by the Financial
Conduct Authority for accounts formed under the
Consumer Credit Act 1974 (amended 2006)

Tel No: 01772 557642
Calls may be monitored/recorded for
training/security purposes

Opening Hours:
8.00am to 9.00pm Mon to Fri
8.00am to 1.00pm Sat

10th July 2014

Dear Mr Gilchrist,

Reference Debt Balance of £384.24 owed to DEPARTMENT FOR WORK AND PENSIONS
akinika Reference Number: 285352822
Client Reference Number: 760501023

DEPARTMENT FOR WORK AND PENSIONS have passed your debt to akinika Debt Recovery Limited with instructions to recover your debt of £384.24 in full.

Please contact us on 01772 557642 between 8.00am and 9.00pm Monday to Friday or 8.00am and 1.00pm on Saturday so that we can confirm your liability for this overdue account.

Once we have confirmed your liability, our Collection Agents will be able to assess your financial circumstances and agree with you how best you can repay the outstanding debt.

Accepted methods of payment are detailed on the reverse of this letter.

We advise you to take urgent action to resolve this matter and contact our offices immediately on 01772 557642.

Yours sincerely
For akinika Debt Recovery Limited

Rebecca Potter
Head of Recoveries

LBG01/60/V1_231112

Date

Credit account number

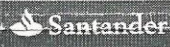
643 6765

Reference

285352822

Cashiers
stamp and initials

amount



CORPORATE BANKING

**Trans
cash**

135

32

Customer reference number

285352822

Cashiers
stamp and initials

Credit account number

643 6765

Amount Due
standard fee payable at PO counter

£

CHEQUES ACCEPTABLE

Signature

Date

HSBC Plc
Head Office Collection Account
akinika Debt Recovery Limited

Cash

Cheque

£

43-67-65

30900/12

Mr Mark Gilchrist
59 COLINSLEE DRIVE
PAISLEY
PA2 6QS



You've fallen behind with your agreed weekly electric payments

Dear Mr Gilchrist

It's now more than five weeks since you last topped up your electric meter. This means you have broken your payment agreement with us, and you need to start paying your outstanding balance straightaway. You'll find a breakdown of this and the ways you can pay us on the back of this letter.

As we told you previously, we share information with credit reference agencies and we will continue to do this now you are repaying your outstanding balance through a pay as you go meter. Not paying your agreed repayments can have a negative impact on your credit rating, which can affect your ability to obtain credit in future from other credit providers and affect the terms on which credit is offered, such as the interest rates you pay. For more information about how to obtain your credit record see over the page.

What will happen when you top up again

When you start using your key again your meter will recover the missed payments by taking most, or possibly all, of the money you put on your key to cover your arrears. This will leave less to pay for your electric. So you'll need to keep topping up more often than usual to make sure your supply is not interrupted.

Don't struggle alone – we can help

If you're having problems paying back what you owe, please call us on the number at the top of this letter. Our dedicated Pay As You Go Energy™ team will do all they can to help.

Yours Sincerely



Kevin Roxburgh
Director of Customer Services

Contact us



scottishgas.co.uk/help



0330 100 7513*

Mon - Fri, 9am - 5pm



Scottish Gas, PO Box 4805,
Worthing, BN11 9QW

Your Customer Reference Number

850050792547

Letter reference: **SGPAYGENONP1**

Date: **09 July 2014**

Supply address: **59 COLINSLEE DRIVE**

Your details will be passed to a debt collection agency

If you fail to keep up with your agreed repayments we will ask a debt recovery agency to recover what is owed. Please don't let this happen.

Save money on your energy bills

From making sure your appliances aren't on standby to washing up in a bowl rather than under a running tap, there are many ways to reduce the amount of energy you use. For more energy saving tips visit scottishgas.co.uk or call the Energy Efficiency helpline on 0800 072 8629