

TAFLEN GWYBODAETH

Anfonebu Prydleswyr a Thalu am Waith Sylweddol

Beth yw Gwaith Sylweddol?

- Gwaith Sylweddol yw'r term sy'n cael ei ddefnyddio pan fydd gwaith ar flocc yn costio mwy na therfyn ariannol penodol i brydleswr (£250 ar hyn o bryd).
- Gwaith trwsio a chynnal a chadw ar yr adeilad yw hyn.
- Pan fydd cost y gwaith sylweddol yn cyrraedd terfyn sydd wedi ei osod, mae gofyn i ni ymgynghori gyda chi, y prydleswr, gan fod gofyn i chi gyfrannu at y costau o dan delerau eich prydles.

Am fwy o wybodaeth am waith sylweddol, ewch i 'Taflen Wybodaeth i Brydleswyr Cwestiynau Cyffredin am Waith Sylweddol'.



NODWCH: Mae'r gwaith y gallwn godi tâl amdano a'r rhan y gallwn godi wedi eu hamlinellu yn eich prydles.

Pryd byddaf yn cael anfoneb am y gwaith yma?

Byddwch yn cael anfoneb am gost y gwaith ar ôl cwblhau'r gwaith ac wedi i'r cyfrifon terfynol gael eu hadolygu. Mewn rhai amgylchiadau, efallai y byddwn yn dymuno gyrru anfoneb cyn i'r gwaith ddod i ben e.e. prosiectau hirach na 12 mis.

Byddwch yn cael anfoneb am waith sylweddol a llythyr eglurhaol a chopi o grynodedb o'ch hawliau a goblygiadau, dadansoddiad o'r costau a chopi o'r opsiynau talu.

Os bydd angen addasu'r anfoneb am unrhyw reswm, byddwch yn cael anfoneb wedi ei adolygu neu nodyn credyd.

Pryd fydd disgwyl i mi dalu am y gwaith yma?

Ar ôl i chi gael yr anfoneb, bydd disgwyl i chi gysylltu efo ni a threfnu taliad o fewn **30 diwrnod** o'r anfoneb.

Bydd aelod o'r Adran Gyllid ar gael i drafod manylion opsiynau talu amrywiol sydd ar gael.

Talu eich anfoneb

Os gwelwch yn dda, trefnwch i dalu'r anfoneb o fewn **30 diwrnod** o'i dderbyn.

Dyma'r opsiynau talu sydd ar gael:

- **Taliad llawn o fewn 30 diwrnod** - Bydd Prydleswyr sy'n talu'r swm yn llawn o fewn 30 diwrnod o'r anfoneb (yn ddibynnol ar nad oes ganddynt ôl-ddyledion ar eu Cyfrif Tâl am Wasanaeth arferol) yn cael lleihad o 5% yn y gost
- **Taliad llawn o fewn 12 mis** - Gall cyfanswm cost y gwaith gael ei rannu ar draws 12 mis heb log (nid yw'n cynnwys 5% o leihad yn y gost)
- **Benthyciadau Gorfodol Gwaith Sylweddol** – Efallai y bydd Prydleswyr yn gymwys i gael benthyciad gan Lywodraeth Cymru er mwyn eu cynorthwyo i dalu biliau mawr am Dâl Gwasanaeth. Os yw prydleswyr yn cwrrd â'r amodau cymhwyso, byddwn yn dweud wrthynt am eu hawl i gael benthyciad a bydd yn cyfeirio prydleswyr at Lywodraeth Cymru.
- **Prynu'n ôl** - Bydd prynu eiddo ar brydles yn ôl yn cael ei wneud wrth ein disgrisiwn. Bydd pob achos yn cael ei ystyried yn unigol. Bydd rhan y Prydleswyr o'r Gwaith Sylweddol yn cael ei dynnu o bris sy'n cael ei gytuno wrth werthu, yn ogystal a unrhyw ôl-ddyled ad-daladwy neu tâl am wasanaeth.

Yn parhau drosodd >>



T A F L E N G W Y B O D A E T H

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Beth yw'r ffyrdd gwahanol o dalu?

Gallwch dalu eich anfoneb drwy ddefnyddio un o'r dulliau canlynol:

- ✓ Creu Archeb Sefydlog yn y Banc
- ✓ Siec yn Daladwy i Cartrefi Cymunedol Gwynedd
- ✓ Talu mewn Cangen Barclays
- ✓ Trosglwyddiad Banc ar-lein



Os ydych yn meddwl eich bod am gael trafferth talu eich anfoneb tâl am waith sylweddol, cysylltwch efo Adran Gyllid cyn gynted ag sy'n bosib ar 0300 123 8084.

Am fwy o wybodaeth

Am fwy o wybodaeth am unrhyw beth ar y daflen hon, cysylltwch gyda ni ar **0300 123 8084** neu [ymholiadau@ccgwynedd.org.uk](mailto:yhmholiadau@ccgwynedd.org.uk) / www.ccgwynedd.org

Os hoffech gael y daflen hon mewn fformat gwahanol, fel llythrennau bras neu mewn iaith arall, cysylltwch â ni ar 0300 123 8084.



FACT SHEET

Leaseholder Invoicing And Paying For Major Works

What are Major Works?

- Major Works is the term used when work to a block will cost a leaseholder over a set financial threshold (currently £250).
- These are works that are required to repair and maintain the building.
- When major works reach the set threshold, we are required to consult with you, the leaseholder as you must contribute to these costs under the terms of your lease.

For more information on major works, please see our 'Leaseholder Major Works FAQ's Factsheet'.



PLEASE NOTE: The work we can charge for, and the proportion we can charge will be outlined within your lease.

When will I be invoiced for this work?

You will be invoiced the cost of the works, once the work has been completed and the final accounts have been reviewed. In some circumstances, we may wish to invoice prior to completion e.g. projects that last longer than 12 months.

You will receive an invoice for the major works along with a covering letter, a copy of your summary of rights and obligations, breakdown of the costs and a copy of the payment options.

If the invoice needs to be adjusted for any reason, you will be sent a revised invoice or credit note.

When will I be expected to pay for this work?

Once you are invoiced, you will be expected to contact us and arrange payment within **30 days** of the invoice.

A member of our Finance Department will be happy to discuss with you in more detail the different options available.

Paying your invoice

Please make arrangements to pay within **30 days** of receiving your invoice.

Here are the payment options available:

- **Full payment within 30 days** - Leaseholders that pay the amount due in full within 30 days of the invoice (subject to not having arrears on their routine Service Charge Account) will receive a 5% reduction in the cost
- **Full payment made within 12 months** - The total cost of the works can be spread across a period of 12 months' interest free (this does not include 5% reduction in the cost)
- **Major Works Mandatory Loan** – Leaseholder may be eligible to obtain a loan from Welsh Government to help pay large Service Charge bills. If leaseholders meet the qualifying conditions, we will inform them of their right to a loan and will refer leaseholders to the Welsh Government.
- **Buy Backs** - Buying back a leaseholder property will be at our discretion. Each case will be considered on its own merits. The leaseholders proportion of the major works costs will be deducted from the agreed sale price, as well as any outstanding rechargeable or service charge arrears'

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Leaseholder Invoicing and Paying for Major Works

What payment method can I use?

You can pay your invoice by using one of the following methods:

- ✓ Set up a Bank Standing Order
- ✓ Cheque payable to Cartrefi Cymunedol Gwynedd
- ✓ Pay at Barclays Branch
- ✓ Online Bank Transfer



If you think that you are going to have difficulty in paying your major works invoice, please contact our Finance Department as soon as possible on 0300 123 8084.

For more information

For more information about anything included in this leaflet, please contact us on **0300 123 8084** or enquiries@ccgwynedd.org.uk / www.ccgwynedd.org

If you would like to receive this leaflet in a different format, such as Braille, large text or in another language, contact us on 0300 123 8084.