

LEASEHOLDERS

HANDBOOK

swain



CONTENTS

	Page
Your Lease	<u>4</u>
Service Charges	<u>9</u>
Selling or renting your home	<u>13</u>
Information for Shared Owners	<u>16</u>
The Leasehold Management Team	<u>19</u>
Our Policies and Services	<u>21</u>

WELCOME

This handbook gives you an overview of leasehold management and contains useful information about your lease, selling your home, service charges and how we manage your property.

We have tried to make this handbook as clear as possible but it is only a general guide. It does not replace your lease and is not meant to give formal legal advice as leasehold issues can be complicated and can change over time.

Who should read this handbook?

We have produced this handbook for all leaseholders, whether you have bought your property using schemes such as the Right to Buy, Right to Acquire, Shared Ownership, or on the open market.

This guide is for you if you:

- already own a lease of one of our properties
- already own a Shared Ownership lease on one of our properties
- are thinking of buying from one of our current leaseholders or shared owners

- are a tenant thinking of buying your property from us

What information does this handbook give me?

This guide provides:

- a summary of the general conditions of a lease (there will be differences that apply specifically to your lease)
- details of some of the relevant legislation
- guidance on who does what within Swan Housing Group
- information about our policies and procedures that may affect you as a leaseholder or a shared owner

This guide does not replace:

- the conditions of your lease
- any legal rights or obligations
- any other legal agreement on your property

YOUR LEASE

A lease is a legal agreement that explains the rights and responsibilities a leaseholder and landlord have on a property. Both leaseholder and landlord have responsibility for making sure the conditions are met.

We are your landlord, but we may not be the freeholder (owner of a property and the land it is on) of the building you live in. If this is the case we will hold a separate lease between us and the freeholder.

A plan should be attached to your lease that shows the boundaries of your property and the building that it is part of. There may also be another plan to show the areas which you pay a share of estate management costs for.

How long is my lease?

Your lease will say how long it lasts which will be from the date the original purchaser bought the property. If you originally bought your property under the Right to Buy scheme it will be for 125 years from the date the first property in the building was sold.

Leases run for different lengths of time, usually 99 or 125 years, and the length will be given in the lease. Your lease may not be

for the standard 99 or 125 years because:

- we are not the freeholder of the block and the term of our lease is less than 125 years
- we did not own the land a block of property was on until after a property in it had been sold on a lease
- a leaseholder has bought an extension to the lease

Can I change my lease?

If we agree to a change to your lease, for example to correct a mistake in the plans, we may do this using a legal document called a 'deed of rectification'.

You may want to change the lease for another reason such as changing the conditions. If all parties agree to the change a 'deed of variation' can be drawn up to reflect the changes. To do this, you will need a solicitor.

If either party do not agree to a requested change an application will normally need to be made to the First Tier Tribunal for a decision on whether the change should be made. The tribunal may not agree to a change, in which case the existing conditions would remain.

If we suggest changes to a large number of leases 75% of the leaseholders affected must agree to the change and no more than 10% must object.

What are my responsibilities under the lease?

Once you have bought a leasehold property you will be entitled to live in the property for the term of the lease under the following conditions:

- You must pay your ground rent (a yearly charge as outlined in your lease) and all service charges on time. If you do not pay your service charges, we are entitled to add interest at the rate it says in your lease on any amount you owe us. If you bought your property under the Shared Ownership scheme, you must also pay your rent in advance every month.
- You must pay all other charges relating to the property.
- You must keep the part of the property that you are responsible for in good condition and carry out any work that you are responsible for within three months of us telling you that the work is needed. When the lease ends, you must leave the property in good condition.
- You must let us enter the property when we give you reasonable notice so that we can inspect the condition or carry out any work we are responsible for. We can also carry out emergency repair works which you have failed to do in order to protect our building and other residents' homes.
- You must allow reasonable access to your property to other leaseholders in the block if they need to carry out repairs to their own property.
- You can only use the property as a private home and you must not carry out any business at the property without our permission.
- Depending on your lease, you may be able to rent your property out with our permission. We may charge you for this.
- If you bought your property under shared ownership you can usually only rent it out once you own 100% of the property or in exceptional circumstances. If your Shared Ownership lease allows you to sublet the property you must have our permission to do this.

It should be noted that some Shared Ownership leases do not allow staircasing to 100% ownership and in these cases it is unlikely you would be able to sublet. Any restriction to staircasing would be detailed in the lease.

- You must send us a copy of any notices you receive that affect your property, but that we have not sent you.
- You must keep to the conditions of any notice.
- You must not make any alterations to the property without first checking your lease to see if you need to get our consent. Some of our leases state that you cannot do any structural alterations to either the interior or exterior of your property, whilst other leases state you can, provided you have our consent. If you live in a property where Swan is not the freeholder, the freeholder will have their own restrictions on what can and can't be done.
- You must not disconnect your home from a district or communal heating system without first getting our written permission.
- You must not do anything to cause a nuisance to us or your neighbours.

- You must not put up any aerials, satellite dishes or notice boards outside your property without our written permission.
- Unless your lease allows, you must not decorate the outside of your property without our written permission.
- If your lease has a discount repayment period, you must tell us if you plan to sell your property. The discount repayment period is five years from the date you bought your property under the Right to Buy scheme, Preserved Right to Buy scheme or Right to Acquire scheme, which means you must repay some or all of the discount if you sell or transfer your property. The 'discount' is the amount of money which the cost of the property was reduced by.

What are Swan's responsibilities under the lease?

If we own your building we will normally need to:

- work out your service charges in line with the conditions of your lease
- clean and maintain the block and the estate if your property is on one

- maintain and repair the structure and outside of the building including the roof, windows and entrance doors to the flats and all shared drains, gutters and pipes as well as all the shared areas of the block and estate
- maintain all equipment associated with services supplied to the block and estate, such as lifts, lighting and any play equipment
- maintain all shared grass and planted areas (but not private gardens) and any estate roads and parking areas
- insure your property for its full value (unless your lease states this is your responsibility) and, if necessary, restore or rebuild the building (buildings insurance is included in your service charges) and
- take action or help you take action against a neighbour who may be causing a nuisance.

If we do not own the building where you live, the owner (freeholder) will usually be responsible for all exterior and structural works and may be also responsible for all internal communal repairs. We will usually contact the freeholder and work

with them to address any issues on your behalf.

What happens if you think that I am breaking the conditions of my lease?

If we think that you have broken any of the conditions of your lease, we will write to you to tell you why we think this has happened and what you should do about it.

If you do not do what we suggest or you do not tell us why you do not think you have broken the conditions of your lease, we will take the case to court or the First Tier Tribunal and ask them to make a decision.

There are a number of legal steps we can go through if you breach your lease conditions. Ultimately a court or tribunal can end your lease and if this happens you would have no legal rights to the property including the loss of any equity. We will always aim to avoid things getting to this stage.

What can I do if I think Swan has not kept to their responsibilities under the lease?

If you think that we have not kept to our responsibilities under the

lease you should write to us and tell us what you think we are doing wrong and how you would like us to put things right. If we agree with you we will do our best to resolve the issue. If we do not agree with you we will write to tell you why we disagree.

If you do not agree with our response or any action we have taken you are entitled to take the case to the court or the First Tier Tribunal and ask them to make a decision.

SERVICE CHARGES

What are service charges?

As a leaseholder you have to pay a service charge to contribute towards the costs of repairing, maintaining and renewing your block and estate and the costs of providing services such as cleaning and grounds maintenance. All leaseholders (and freeholders with a property on an estate) must pay us a reasonable share for the works and services we undertake. The amount you need to pay will usually be set out in your lease.

To make administration easier, we may refer to 'yearly' or 'day to day' service charges and 'charges for major work' separately. These different terms are used in this handbook, but they are all service charges.

What do I pay service charges for?

All leaseholders will pay for certain services such as buildings insurance, block repairs and management fees.

Some services you receive may vary according to where you live, the type of property you have and the obligations set out in your lease. If you live in a block on an estate then you will receive

more services than if you live in a property on a street as there will be more facilities and equipment to manage and maintain such as lifts, lighting and shared or communal areas.

Detailed information on service charge expenditure including a breakdown of services provided can be found in our "Information About Your Service Charge Actual Expenditure" leaflet.

CHARGES FOR MAJOR WORK

What is major work?

Major work is one off or larger scale work carried out to a block or an estate. Examples include:

- renewing the roof
- replacing windows
- repairing or renewing a lift
- repairs to concrete or bricks
- resurfacing of estate roads
- installing door entry systems
- redecoration works to internal and exterior parts of the building (but not your individual property)

Sometimes we will combine work if it makes sense to do so. For example if the outside of your block needs painting and the windows need replacing, we will

do both at the same time. This will save you money as we will only need to pay for scaffolding once.

Protection for major work

If you have bought your lease under the Right to Acquire or the Right to Buy, you will receive some protection against the cost of any unexpected major repair works. This protection lasts until the 31 March following the fifth anniversary of you buying the property under the Right to Acquire or Right to Buy. During this period we will only charge you major repair work charges up to the amount detailed in the Offer Notice that would have been sent to you prior to you buying your home, plus an inflationary uplift.

How and when must I pay charges for major work?

Some leaseholders will contribute toward a Reserve (or Sinking) Fund. Whether a Reserve Fund is in operation will be determined by your lease and the amount you pay toward it will be based on the type, structure and condition of the property you own. These funds are usually included in the service charge and are used to pay for the cost of long-term maintenance and large repairs.

If you do not have a Reserve Fund or there is not enough to cover the full cost of major works carried out to your building we will normally invoice you for these works separately rather than include the costs within your yearly service charge estimate and actual.

When the works and final accounts are completed we will send you an invoice and a Statement of Actual Expenditure. The invoice may be different to the amount estimated if there has been a change to the extent of work required or if unforeseen additional works are needed. We will not always be able to give a timescale for final amounts needed to enable us to invoice you as individual contracts can vary.

In addition to sending major work invoices, we will detail the costs of these works on your Statement of Actual Expenditure that relates to the year in which the works were carried out. This ensures we are billing you in accordance with your lease. Sometimes if your bill is relatively small we may decide not to invoice you separately and include it in your yearly service charge.

If you have a problem with any works which we are carrying out, please contact us as soon as possible. If you wait until you receive your invoice it may be too

late for contractors to correct any faults.

If you have any concerns or observations about any works we are intending to carry out ensure that you let us know so we are aware that something may need addressing either before or during the works.

Are there any payment options for paying my major work invoice?

You must pay charges for major work in line with the conditions of your lease, which for most leaseholders is by four equal payments on the set payment days. We understand that bills for major repairs can be difficult to budget for so we also offer payment plans.

If you cannot afford to pay the invoice as outlined in your lease you will need to contact us to look at the options that could be available to you. Please note that there may be charges or fees for some of these options.

Will you speak to me before you carry out repair work?

We will always try to keep you informed of works that affect your property. We must also formally consult before we do any works of

repair, renewal or improvement that meet a certain limit by sending you a notice commonly referred to as Section 20. If we fail to do this we may not be able to recover the full costs from you.

Consultation for our long term repair contract

The majority of repair, maintenance, improvement and renewal works undertaken by Swan are carried out by our contractor Axis Europe PLC. As this contract is already in existence we are only required to send you a notice detailing the costs for works expected to exceed £250 for any individual property. Sometimes the works required will be deemed to be an emergency because not doing them would make the building unsafe. In this situation we would not have enough time to consult with you before getting the work done. We would notify you as soon as we are able to and may need to apply to the First Tier Tribunal to seek dispensation for not following the full statutory consultation process.

If you have recently purchased your home you may have not have received a Section 20 Notice but you will still be liable for any relevant major work costs.

Recognised Tenants' Associations (RTA)

If you live in a block or on an estate and you have an RTA representing you, we must also send them a Section 20 Notice. This only applies to Associations that are officially recognised under Section 29 of the Landlord and Tenant Act 1985, which defines a recognised tenants' association as an association of qualifying tenants (leaseholders) recognised by the landlord as representing a particular block, estate or area. This type of tenants' association is not the same as a residents' tenants association or a residents' board which may be in place on some estates.

What do I do if I disagree with a service charge?

You may sometimes disagree with the amount that you have been asked to pay or disagree about the repairs or services you are paying for. We have a [service charge dispute resolution procedure](#) which you can use to bring your concerns to our attention to allow us to look into these.

First Tier Tribunal

You can make an application

for the tribunal to consider certain issues including whether service charges are payable. You will need to pay to make an application and present your reasons why you do not think your service charges are payable but the procedures are less formal than those of the court and the rules on proof are less strict.

A tribunal decision is not legally binding but a court would normally accept the tribunal's decision and make an order that is the same. Either party involved in the tribunal case may be able to appeal a decision made if it is not believed to be correct.

It is important to remember that no decision the First Tier Tribunal makes can set a precedent. This means that although two cases may be identical, the tribunal may make different decisions, although there is a general rule for the tribunal to be consistent.

None of the above law applies to freeholders. If you own a freehold property and are legally responsible for paying a contribution to costs, we will work these out in the same way as for leaseholders. If you disagree with a charge, you cannot apply to the First Tier Tribunal but must take your case to the courts.

SELLING OR RENTING YOUR HOME

When can I sell my property?

If you are a leaseholder you may sell your property at any time, but there are a number of things you must keep in mind.

If you have only recently bought your property under the Right to Buy, Preserved Right to Buy, or Right to Acquire scheme you will probably have to repay some of the discount you received. The amount you will need to pay will be based on the time since you bought the property and the current value, meaning in some cases you could pay more than the discount you received if the value of your property has increased.

Repayment of the discount will also apply if you transfer or assign the lease, which includes adding another person.

If you want to sell your home within 10 years of purchase under the above schemes, you must first offer it back to us. This means that we have the first chance to buy the property back at the full open market value. Normally we will not want to buy your property back but if we do, we will advise you in writing.

There are different rules for Shared Ownership properties and these customers should refer to Information for Shared Owners which starts on page 16 of this document.

Will you buy my property back from me?

In certain circumstances, for example if you are in extreme financial difficulties or the property is not fit for you on medical grounds, we may buy your property from you. If we do buy your home from you, we will pay a 'sitting tenant' value, which is less than the open market value. Any mortgage or other debts secured on the property and any service charges you owe us will be taken from the amount we pay you.

Even if you think that you may qualify for the scheme, we cannot guarantee that we will buy back your property.

What do I need to tell someone that is buying my property?

The person you are selling your property to will want details of the service charges, any money you owe and whether it is likely that the building will need any major works carried out in the

near future that they would have to pay for. They might also want details of the building insurance, the construction of the block and other information about the block and the estate.

Your solicitor should write to us to request this information. There is an administration fee for providing this information. Please note when selling your home we will only deal with enquiries from yourself or your solicitor as we will not enter into any correspondence with the buyer or their solicitor.

What happens about service charges when I sell my property?

We will expect you to pay all of your service charges when you sell your property. You will need to keep in mind that at the start of the financial year your charges are estimated, and at the end of the year we provide you with actual charges that may be lower or higher than your estimated charge.

You will need to agree the money you owe on service charges with the person buying your home, who will become responsible for any credit or deficit once the actual expenditure has

been calculated. If you sell your property part way through the year it will be up to you and the person who buys your property to agree how you will pay any amounts of estimated service charges left to pay. We do not get involved in the arrangements you make but we always recommend that you make sure money is held aside to cover any shortfall. This is known as a retention and is an amount taken from the sale of the property to pay for service charges you have not paid or may not yet have been charged.

What happens if I am disputing a service charge when I want to sell my property?

We will expect you to pay all of your service charges when you sell your property but understand that there may be times when you disagree with a service charge and do not want to pay it.

To prevent holding up the sale of your property we may agree to a retention being held by a solicitor to pay the service charge after this has been dealt with.

We will normally want the retention to cover the full amount of the service charge disputed

whatever you believe the result of the dispute will be. The person buying your property will probably also want this.

Can I sublet (rent out) my property?

Your lease will state whether you can sublet your property and if you want to do this you will need to contact us.

You must tell us the address you want your post sent to and who the managing agent for the property is, if you appoint one. This is so that we can make sure you receive invoices, Section 20 Notices or other important information.

Remember, whatever the conditions you have with your tenant, you are still the leaseholder and still legally responsible for all charges and making sure the tenant follows the conditions of the lease. We recommend that you ask your tenant to sign a deed of covenant which means that they must keep to the conditions of the lease in the same ways as you have to. Your solicitor can give you more information about this.

Under a shared ownership lease you may not normally sublet your property until you own 100% of the equity and the lease allows this.

INFORMATION FOR SHARED OWNERS

Rent charges for shared owners

If you bought your property under Shared Ownership or the Social Homebuy scheme and own less than 100% of your property, you have to pay rent monthly in advance on the remaining share of the property. Details of your rent and any changes to this will be specified in your lease.

Staircasing – What you need to know

If you are a shared owner you will be able to staircase, which means buying further shares in your property from Swan. Shared ownership leases often include a section on staircasing which sets out how additional shares can be bought.

Your lease will say how many shares you can buy in any application. Often this will be a multiple of 10 or 25% or a range between the minimum and maximum share you can buy.

The amount you pay for additional shares will be based on a valuation carried out by an independent valuer. The valuation is final and binding. Leases often say the valuer needs to be a

member or fellow of the Royal Institute of Chartered Surveyors and agreed by both sides before the valuation takes place.

You can nominate your own valuer if they meet the criteria in the lease to carry out the valuation, but we will need to confirm that they do. You can also use Swan's pre-approved independent surveyors by paying an agreed fee. We will then instruct them to arrange an appointment with you for the valuation.

Once we have received a copy of the valuation report we will write to you with our offer for how much you will need to pay for the share you wish to buy. At this point you may either decline or accept the offer. If you accept you must give us the details of your solicitors and mortgage lender. We then pass the application to our solicitors to complete the process.

One of the benefits of staircasing is that because the rent you pay is based on the share owned by Swan, on completion your rent will reduce.

If you are interested in staircasing, please contact the Leasehold Management Team. You can also find advice on the [Share to Buy website](#), which has further information on staircasing

including a calculator which can help you estimate the further share you can afford to buy.

Selling your home

If you are interested in selling your shared ownership property you will need to contact us but the following answer our most frequently asked questions.

Do I need to get Swan's consent before selling?

Yes. Under the terms of your shared ownership lease, you will need to request from us a 'consent to sell' letter and provide a letter from and signed by all owners saying that they wish to sell.

Can I go to an estate agent before I get your consent?

No. Only once you have our formal consent can you approach an estate agent and we may need to market the property before you can do this. You will need to give your estate agent a copy of your consent letter, as it contains details of the eligibility criteria that prospective purchasers will need to comply with in order to purchase your property.

Can anyone buy a Shared Ownership Property?

Information on the eligibility criteria can be found on the [Share to Buy website](#).

What happens when I have found a buyer and accepted an offer?

At this stage we require a 'memorandum of sale' which is usually provided by the estate agent. This will give us details of your agreed sale price and details of the prospective purchaser. We will then send the prospective purchaser an eligibility form, which they will need to return along with supporting documents such as passports, bank statements and a copy of their mortgage offer terms and conditions for approval. We will then write to the prospective purchaser to advise whether they meet our eligibility criteria.

What are solicitor's enquiries?

Once Swan has approved your prospective buyer, both you and they will appoint your own respective solicitors. The purchaser's solicitor will normally request information about the rent, service charge and lease. There

is a charge for us responding to these enquiries. Just prior to completion, the solicitors will usually contact Swan for an up to date statement of account as a sale cannot complete if there are any arrears.

What happens after my sale has completed?

Once completion has taken place the new owner's solicitors will serve on Swan a Notice of Transfer, a Notice of Charge (if a mortgage is applicable), and a deed of covenant (if required by the lease). There is a separate fee for each of these, which helps us to keep your costs down if not all of the notices are required. Once we have received these notices, we will end your account, set up a new account in the new owner's name and provide a Certificate of Compliance (if required by the lease).

Can a prospective purchaser buy the full 100%?

It is possible for purchasers to buy the remaining share at the same time they purchase your existing share of the property so that on completion 100% ownership of the property would pass to the new owner.

THE LEASEHOLD MANAGEMENT TEAM

The Leasehold Management Team do not manage properties or blocks but deal with a range of legal and leasehold management matters including service charges, lease queries, solicitor enquiries, property sales, subletting and alteration requests.

Your Neighbourhood Team are responsible for day to day management issues such as caretaking, cleaning, clearing rubbish, maintaining the grounds and problems to do with anti-social behaviour.

What should I contact the Leasehold Management Team for?

Service charges

If you have a question about any part of your service charge, such as the amount, how it is worked out and what work or services are included.

Selling your home

If you want to sell your property you or your solicitor will need to ask us questions about service charges, any major work planned, the conditions of the lease and other related topics.

Additional loans

If you want to take out an additional loan secured on your property and you are still in the discount repayment period.

Alterations

If you want to make any changes or alterations to your property.

Buying extra facilities

If you want to buy a garden, loft space, cellar or otherwise that wasn't included in the original purchase of your property.

Buying the freehold

If you own a flat, you have the right, under the Leasehold Reform, Housing and Urban Development Act 1993, to buy the freehold of the block the flat is part of. This is known as collective enfranchisement.

Extending your lease

You may want to pay to extend your lease and the Leasehold Reform, Housing and Urban Development Act 1993 sets out your rights on how to do this. We will calculate the amount you need to pay, your revised lease term and let you know what is needed for you to extend your lease.

Living in a building not owned by Swan

Many of our leaseholders live in buildings where Swan is not the freeholder. This means that your building will be owned by a private company, private landlord or another housing association or local authority.

In these cases, like you, Swan is a leaseholder. The freeholder or their managing agent invoices Swan each year similar to the way we bill you. You can find out whether your building is owned by Swan by checking whether your service charge statement shows 'MA' against any of your charges. This indicates services provided by a managing agent and will mean either your building or estate is not owned by Swan.

Where the freeholder has employed a managing agent to undertake day to day management of a block or estate the Leasehold Management Team would work with the agent to resolve any problems or issues.

OUR POLICIES AND SERVICES

Antisocial Behaviour (ASB)

All leases say that you, your family and your visitors must not cause a nuisance to other residents or to the area you live in.

We are committed to providing homes where people choose to live, and neighbourhoods that are clean, green and safe. We understand that antisocial behaviour can seriously reduce quality of life for residents and can have a negative effect on the victim and the community as a whole. It can lead to residents feeling isolated, frightened or unhappy in their homes or areas that become difficult to let. We believe that everyone has the right to live how they choose, as long as this does not spoil the quality of life for others and people are treated with respect.

We work with all agencies, including the police and local authorities, to tackle antisocial behaviour. We will deal with complaints sensitively and in confidence. If you want to report incidents of antisocial behaviour, please contact your Neighbourhood Team.

Estate services

Depending on where you live, we or our contractors will carry out estate services (such as cleaning and caretaking). We expect the highest standards.

If we hire contractors to provide this service, they will also have to meet specific conditions, including service standards and monitoring arrangements.

If we use our own estate services team to clean and maintain your estate, we will:

- clean blocks
- check for abandoned vehicles
- inspect for vandalism and graffiti, and remove it
- check that all shared lighting is working properly
- remove bulky rubbish
- inspect for anything that may be a health and safety worry
- give you advice on issues that affect your estate, such as the date we collect your rubbish, and car parking
- sweep and clear pathways that lead to entrance doors of any heavy frost or snow
- kill weeds
- inspect individual blocks, estates, grounds, trees, grassed areas, shrubs and flower beds and take action where needed

- help you if a lift breaks down during peak times (9am to 5pm)
- maintain a notice board in each block, with schedules, specifications, pictures of the staff responsible for cleaning, and all contact details you will need

To help us manage your property we need you to:

- put all rubbish in the correct containers
- not leave anything on landings or corridors
- not allow children or visitors to cause vandalism or drop rubbish in shared areas
- not allow any family member or visitor to smoke in communal areas of your block
- report all incidents of antisocial behaviour and any repairs that are needed
- close all doors

Compliments and complaints

We know that occasionally we may make mistakes and that you might not always be happy with the service we provide.

When this happens, by making a complaint you can help us solve the problem.

By solving the problem, we can learn from our mistakes and make sure the same problem does not happen again. This will help us to improve the services we provide. At the same time, when we do something well, we like to know about it.

This helps us to understand what you think is a good standard of service and it means that our staff will know when they have done a good job.

SPEAKING YOUR LANGUAGE

Please call us on **0300 303 2500** if you would like someone to explain this leaflet to you

Polish

W razie potrzeby wyja nienia któregokolwiek z artykułów, prosimy do nas zadzwoni pod numer 0300 303 2500.

Somali

Fadlan naga soo wac
0300 303 2500 haddaad
jeclaan lahayd in qof uu kuu
sharaxo mid kasta oo kamida
qodobadan.

Punjabi

ਜੇਕਰ ਤੁਸੀਂ ਚਾਹੁੰਦੇ ਹੋ ਕਿ ਇਨ੍ਹਾਂ ਲੇਖਾਂ
ਵਿੱਚੋਂ ਕਿਸੇ ਵੀ ਬਾਰੇ ਤੁਹਾਨੂੰ ਕੋਈ
ਵਿਸਤਾਰ ਨਾਲ ਦੱਸੇ ਤਾਂ ਵਿਰਧਾ ਵਰਕੇ
ਸਾਨੂੰ 0300 303 2500 'ਤੇ ਫੋਨ ਕਰੋ।

Bengali

যদি চান অন্য কেউ আপনাকে এই
আটিকেলগুলি বুঝিয়ে দিক তাহলে দয়া
করে আমাদেরকে 0300 303 2500
নাম্বারে ফোন করুন।

Arabic

إذا كنت ترغب بأن يقوم شخص ما
هذه المواد لك، فيرجى الاتصال
بتفسير بـ 0300 303 2500

Urdu

اگر آپ چاہتے ہیں کہ ان میں سے کسی مضمون کی وضاحت
کی جائے تو براہ مہربانی ہم سے فون نمبر
0300 303 2500 پر رابطہ کریں۔



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