

Cheshire West & Chester Council


**Integrated Adult Social Care and Health:
Deferred Payment Agreement Policy**



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Cheshire West
and Chester

POLICY INFORMATION SHEET	
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Deferred Payment Agreement (DPA) Policy

Cheshire West and Chester

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Owners	Charlotte Walton & Debbie Hall
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1. Introduction

1.1 This policy complies with the Care Act 2014 which provides a single legal framework for charging for care and support in Adult Care Services. It describes the principles and procedures used by Cheshire West and Chester Borough Council (the Council) when arranging a Deferred Payment Agreement for clients receiving residential / nursing care in a care home.

1.2 The Care Act 2014 came into effect from April 2015. The Care Act requires the Council to offer a Deferred Payment Agreement (DPA) in certain circumstances. A deferred payment is a way of postponing some of the costs of care by effectively offering a loan against the value of a client's house or other property that they might wholly or partially own.

1.3 To be eligible, client's individual circumstances are assessed by the Council against a set of national criteria. This means that from 1 April 2015 people may not need to sell their home in their lifetime to pay for the costs of care.

1.4 From April 2015, all Councils in England are required to provide a DPA for local residents who go to live in residential or nursing care, have a legal interest in a property, or who own a significant asset in their own right, and have other assets below the upper capital limit set by the Department of Health. The client must also have been deemed to have eligible care and support needs for permanent residential or nursing care as determined by a social care manager. The current DPA policy has been in effect in the Council since 1st January 2017.

1.5 The Care and Support Regulations (Statutory Instruments) and Care and Support Statutory Guidance and Annexes issued under the Care Act 2014 inform this policy.

1.6 Further information relating to the Care Act 2014 can be found by following the links below to the Government website:

[Care Act 2014 \(legislation.gov.uk\)](http://legislation.gov.uk)

1.7 This policy is aligned to the Deferred Payment Agreement set up process which is outlined in the process flow as contained in Appendix A.

1.8 The Council is aware of the responsibility to advise and inform those considering a deferred payment to consider seeking independent financial and legal advice.

2. Principles of the Policy

2.1 Cheshire West and Chester Council's deferred payments scheme is consistent with the Care Act 2014 and the supporting Care and Support (Deferred Payment) Regulations 2014 which sets out the legal framework and local authorities' responsibilities in greater detail. The principles underpinning the scheme are:

- to ensure that those who have been assessed as needing care may not need to



sell their property to pay for care whilst they have entered into a DPA with the Council.

- that those who can afford to pay a contribution towards their residential care would be required to do so.
- to ensure that residents are fully informed about deferred payments and eligibility.
- that the scheme is self-financing and sustainable.

2.2 The regulations require the Council to offer deferred payments to people meeting certain eligibility criteria. These agreements can be retained until the client dies, with the amount repayable from their estate, but can also be offered to clients who decide to sell their home whilst still alive (the deferred payment effectively providing a bridging loan).

3. Eligibility Criteria

3.1 A self-funder is the term given to someone who has undergone a needs assessment and pays the full cost for their own care and support requirements direct to the care provider. This is because they have over £23,250 (the current upper capital limit) in capital assets). They will be advised that they can make their own arrangements with a care provider without a financial assessment being undertaken.

3.2 A DPA can be offered to people who are classed as self-funders that have capital under £23,250 but additional assets will take them over the £23,250 upper capital limit.

3.3 A loan style DPA will be offered to a self-funder unless the Council will be exercising its discretion using the powers defined in section 19 Care Act 2014 in which case a traditional type DPA will be offered.

3.4 In all cases several qualifying conditions and criteria must be met to enable a person to qualify for a DPA:

- the person must be resident in the Council area or present in the area but of no settled residence;
or
- the person must be ordinarily, resident in another area but the Council has determined that they will meet the person's care and support needs under section 19 Care Act 2014;
and
- anyone who has been assessed and who has eligible care needs that are to be met by the provision of Council supported residential/nursing care in a registered care home. This is determined when someone is assessed as having eligible needs. This should comply with choice of accommodation regulations and care and support planning guidance and so take reasonable account of a client's preferences;
- the person has less than (or equal to) the upper capital limit of £23,250 in assets excluding the value of their home (i.e., in savings and other non-housing assets);

- the person's home is not disregarded, for example, it is not occupied by a spouse or dependent relative as defined in regulations on charging for care and support (i.e., someone whose home is taken into account in the Council's financial assessment and so might need to be sold) section 17 Care Act 2014. The disregards are set out in Schedules 1 and 2 of the Care Act Regulations.

3.5 The Council is also aware of the additional considerations:

- The client must have a legal or beneficial interest in the property.
- The Council should be able to secure a first charge against the property (i.e. there should be no outstanding mortgage or any other charge registered against the property).
- The deferred payment must be signed by a client with mental capacity (as defined by the Mental Capacity Act) to make the decision or someone legally authorised to deal with the adult's financial affairs (i.e., a person with power attorney for financial and property or with an appropriate court of protection court order).
- If accepting a property as security, the title must be registered with the HM Land Registry so the Council can place a charge on the property. It is the client's responsibility to ensure that the property is registered.

4. The Mental Capacity Act 2005

4.1 The Mental Capacity Act 2005 (MCA) applies to care, treatment and support of people aged 16 years and over, in England and Wales, who are unable to make some or all decisions for themselves. Staff working with people who lack capacity must have regard to the Mental Capacity Act.

4.2 The Council can only enter a DPA with someone who has the mental capacity to understand this, or the person legally authorised to deal with that client's financial affairs. This may be a Deputy, Lasting Power of Attorney or Enduring Power of Attorney which has been registered at the Court of Protection or in some circumstances a specific order from the Court of Protection. We require a certified copy of the appropriate document for our records.

4.3 Where there is no legal authority yet in place, but there is a Deputyship application in the process of being applied for, the Council will pay the provider and invoice the cost of client's charge care of the person who is applying for the Deputyship. A letter of undertaking to pay the care fees will need to be signed by the person seeking the Deputyship order. This aids in the recovery of any debt as the family member is then made aware that:

- A debt will accrue for the care home placement.
- the charges are due and payable from the client's resources once deputyship is in place.

4.4 If the person fails to act on their intention to apply or is not found suitable by the OPG then this would be referred back to ASC to explore alternative persons/corporate



or otherwise. The Council cannot make a proposed deputy liable for a client's debt unless they are found guilty of theft in a court of law.

4.5 Where no-one is available to apply for a Deputyship order, the Council will consider applying for Deputyship (see the Council Deputyship Eligibility Criteria). In addition, the Council are obliged to pick up the funding of their residential care home placement until such time as a person is appointed.

4.6 For the remainder of this policy document where a 'client' is referenced, this also pertains to the client's legally appointed authorised representative.

5. Securing a Deferred Payment Agreement

5.1 The Care Act 2014 Section 34 Subsection 4 states that the Council may refuse a DPA unless we can obtain adequate **security** for the payment of the deferred amount.

5.2 The Care & Support (Deferred Payments) Regulations 2014 states (Regulation 4 Subsection 1a) that a local authority **MUST** obtain adequate security for the payment of the adult's deferred amount and of any interest and administration cost.

5.3 Where a property is owned outright with no mortgage or other charge on it the Council will secure a first charge registered against the property on the Land Register. In cases of jointly owned properties the Council will require all the owners' full written agreement and cooperation to the charge being registered against the property.

5.4 The Council will need the written consent of all the owners. Where a property is owned as joint tenants, each tenant has an indivisible share in the property and all of the tenants are equally entitled to the whole property. Therefore, if one of the joint tenants dies, the survivor will automatically become the sole owner of the property and no share of the property will pass to the deceased's estate. If property is jointly owned, then all of the tenants must agree to a charge being placed on the property, in a case where one of the tenants wishes to enter a DPA. Where individuals own the property as tenants in common, they will each have a distinct beneficial share in the property. The property may be held by two or more people who may expressly state the proportions in which they hold the property. In any case, the total shares held by each individual will add up to 100%. If a care recipient who owns property as a tenant in common wishes to enter a DPA, the original charge (tenants in common) will have to be deferred and all of the tenants in common must agree to the LA placing a first legal charge on the property.

5.5 The Council has discretion to decide what else may constitute 'adequate security' for a deferred payment agreement, in cases where a first charge cannot be secured. The Council's decision should be based on what other types of security could be acceptable, including (but not limited to):

- a third-party guarantor – subject to the guarantor having / offering an appropriate form of security.
- a solicitor's undertaking letter.
- a valuable object such as a painting or other piece of art.



- an agreement to repay the amount deferred from the proceeds of a life assurance policy.
- the Council will not accept the following as ‘alternative security’ – including but not limited to:
 - i. Mobile homes
 - ii. Equity Release Scheme/Lifetime Mortgages
 - iii. Property Abroad

5.5 The Council has full discretion in individual cases to refuse a deferred payment agreement if it is not satisfied that adequate security is in place.

6. Refusing a Deferred Payment

6.1 Sections 34-36 of the Care Act 2014 allows the Council discretion to refuse a DPA, even if the qualifying criteria are satisfied. This discretion provides a reasonable safeguard against default of non-payment of debt and is known as ‘permission to refuse’.

6.2 The Council will exercise discretion in considering deferred payment applications in circumstances where an applicant may not fully meet the criteria. Each case will be considered on its own merits and there should be no presumption that a deferred payment will be agreed. The decision will be based on adequacy, realisation of security and any associated financial risk.

6.3 The Council will refuse a deferred payment in the following circumstances:

- if the Council is unable to obtain a first legal charge on the property, for example if there is an unregistered title or prior mortgage on the property.
- where a client lacks mental capacity and there is no court appointed Deputy (Property and Affairs) or other client legally authorised to make such a decision.
- where someone is seeking to defer a top up, the Council must consider their request, but retains discretion over whether or not to agree giving considerations of the affordability, sustainability and available equity in the property. A top up is an amount above the Council’s contracted rate for care services and is paid directly to the care home.
- the Council will also be unable to offer a DPA where a client does not agree to the terms and conditions of the agreement, for example a requirement to insure and maintain the property.
- where there are co-owners of a property either as tenants in common or joint owners, and all parties do not agree with and sign up to the DPA.
- a DPA will also be refused where a person lacks mental capacity and there is no court appointed Deputy (Property and Affairs), holder of Lasting Power of Attorney or other person legally authorised to make such a decision. Once a



deputy or other person is legally authorised to make a decision an application will be considered at that time.

- where a client receives care and support in supported living accommodation, such as Extra Care Housing, and the client intends to retain their former home and pay the associated care and accommodation rental costs from their deferred payment.

7. Types of Deferred Agreement offered

There are two types of deferred payment loans available:

7.1 Traditional Type

The Council will pay the care provider directly the full amount as determined by the contractual arrangement. The Council will invoice the assessed charge and then the difference makes up the payment that will be covered by the DPA, less the weekly amount that the client has been assessed to contribute from their income and savings. The difference between what the Council pays, and the client's weekly contribution is the deferred payment amount; and this is the amount deferred against the value of the property. The client will receive invoices from the Council for their weekly contribution.

7.2 Loan Type

The client will pay the care provider directly for the total cost of their placement. The Council will loan the client the money less any contribution they have been assessed to pay from their income and savings. The loan is paid to the client in instalments on a four-weekly basis; and this is the amount deferred against the value of the property.

8. The 12-week property disregard

8.1 The Council will ensure that clients considering entering residential care are made aware of the ability to defer charges against their property for their care. The Council will provide this information during the client's first 12 weeks in residential care, the period of '12-week property disregard' when the value of the property is not taken into account. See section 8 for further details of the 12-week property disregard.

8.2 Where a client has been assessed as having eligible needs for residential or nursing care and owns a property, during the first 12 weeks stay in residential accommodation, the capital value of the property is not taken into account. The 12-week property disregard starts from the point that the client or their financial representatives and or a social care manager agree permanent care is needed. (i.e., if a person is privately funded for 4 weeks before asking the council for a DPA, then an 8-week disregard would be applied)

8.3 After 12 weeks, unless the client's property is subject to statutory disregard, the property is taken into account as a capital resource and may be considered for a Deferred Payment Agreement.

8.4 A statutory disregard will apply where, for example, the property is occupied by

a spouse, partner, or close relative who is incapacitated or aged 60 or over. There are also circumstances where a carer resides in a property and the circumstances are such that the Council can apply its discretion to disregard the property. We cannot offer a DPA against a property where a statutory disregard has already been applied.

8.5 During this 12-week period the Council will provide advice and information about the Deferred Payment scheme to the client and/or their financial representative. This will include all salient information – such as the terms and conditions, responsibilities under the scheme, the set-up fee administrative charge and how interest rates will be applied. If the client wishes to proceed with the Deferred Payment application, then the Council will undertake the next steps to check the financial viability of the proposed Deferred agreement.

8.6 If the property is subsequently disregarded (and the client qualifies for Council support as a consequence) then the deferred payment will be frozen, and interest will continue to accrue until the debt is settled.

9. Financial Viability of a Deferred Payment

9.1 In assessing the financial viability to proceed with a Deferred Payment Agreement, in addition to the security offered by way of obtaining a charge against the property, the Council will take into account the equity limit and the value of the property. This will provide a figure for the maximum amount that will be ‘loaned’ to the client. These are outlined below:

Equity Limit

9.2 The maximum loan that can be deferred is calculated by taking into account:

- the value of a client’s share in the property, less
- 10%, less
- the current lower capital limit of £14,250

Property Valuation

9.3 The client will be expected to provide a valuation of the property or asset against which payments will be deferred. This should be in the form of two estate agent valuations or a specialist independent valuation. The Council may in some cases seek to value the property itself. The cost of valuation(s) will be paid for by the client or their representative.

9.4 The Council may re-value the property periodically during the lifetime of the DPA to ensure the agreement is valid and that the equity limit is not exceeded or where the value of the property will affect the sustainability of the DPA.

9.5 As part of the financial assessment, in addition to calculating the maximum amount that can be ‘loaned’ to the client, this will also determine the assessed weekly charge that the client will be required to pay. This will be assessed on weekly income that is being received together with any capital tariff payable, less any allowable allowances (e.g., the Disposable Expenditure Allowance). The assessed charge

contribution towards the cost of care is invoiced every 4 weeks.

Disposable Expenditure Allowance

9.6 If requested by the client, the Council must allow up to £144 per week as a Disposable Income Allowance for a client deferring their charges under a DPA, as set out in CAS Guidance section 9.48 and Annex C: Treatment of income. The difference between the disposable income allowance and the actual cost of the services being provided will be deferred.

10. Applying for and setting up a Deferred Payment Agreement

10.1 The Council will follow the Deferred Payment process as set out in Appendix A. The client will be required to complete an application for a deferred payment.

Process and Timescales for Completion

10.2 The Council's Client Finance Team will issue the prospective client with the required information and documentation on which to make the decision to proceed with a DPA, as part of this there is a DPA application form that the client must complete. This form must be returned to the Client Finance team within 4 weeks from the date the application form was sent, or the person will be considered a self-funder.

10.3 Once the application has been received it will be checked to ensure it is complete and all necessary documents to support the application are included. If the application or supporting documentation is incomplete a reminder letter will be sent giving 14 days to supply the necessary information. This letter will confirm the date that the information must be received by. If the requested information is not received within 14 days, the person will be considered a self-funder, the DPA application will be terminated, and the client informed.

10.4 Once the application has been received in full and has been checked as being financially viable, the Council will proceed to issue the Legal Pack including the formal legal Deferred Payment Agreement (as contained in Appendix B). This will need to be signed and returned by the client before the Council will undertake to pay for the client's care. Up until the point that the signed DPA is returned the client is advised that they will be invoiced at full cost.

10.5 The client is required to complete the DPA paperwork as contained in the Legal Pack in line with the following timescale:

- The first deadline is 28 days after it has been issued.
- If the legal pack has not been received after 28 days, Legal will issue a second reminder giving them a further 14 days.
- If the Deferred Payment Agreement has still not been signed and returned, a third and final reminder is issued for a further 14 days.

10.6 At the point of the signed form being returned, Legal will complete and date the Deferred Payment Agreement and will make an application with the Land Registry to

register a charge against the property, and the Client Finance team will remove the full cost charge and proceed with setting up an assessed charge in line with the Deferred Payment Agreement.

10.7 The Council's legal team will:

- check the applicants title to the land.
- complete the appropriate standard form of agreement with the necessary details and send it to the client or their representative for signature and return.
- Upon receipt of the signed DPA verify the agreement, ensuring that the appropriate persons have signed and witnessed this.
- approve and sign the agreement on behalf of the Council.
- register the charge at the Land Registry.
- notify the Deferred Payments Team that the charge has been placed.

10.8 The Deferred Payments Team will update the person's record to show a DPA is in place and confirm the amount of assumed equity of the property that is subject to a DPA.

DPA Arrangement fee

10.9 As part of the process in setting up a Deferred Payment Agreement, the client will be advised of the costs of entering into a DPA, including the arrangement fee and the interest payable. All charges and fees will be clearly set out within the DPA correspondence and included within the Council's schedule of fees and charges.

10.10 This includes a one-off administrative fee for arranging the deferred payment to cover some of the costs of providing the deferred scheme including:

- the cost of registering and lifting a charge with the Land Registry
- legal dispersals, including any Land Registry searches.
- staffing, management, and legal costs.

10.11 This fee is reviewed annually to ensure full cost recovery – the administration fee for 2024-25 is £530.45. This fee can be paid upfront at the start of the agreement, or the full value can be deferred, in which case it will be subject to interest.

10.12 The administrative fee is non-refundable once the client has advised us of their intention to proceed with the Deferred Payment Agreement.

Interest Payable

10.13 The deferred loan amount will accrue interest for the whole period that the agreement is in place. The interest will form part of the amount owed by the client. The Council will charge the maximum interest rate, as set nationally. The rate of interest is updated twice yearly in Government Office of Budgetary responsibility reports. The Council will apply the updated rates to the client's debt from the following 1 January and 1 July as appropriate.

10.14 Compound interest starts to accrue from the first day of the completed



agreement until all the debt is settled in full. The interest will be compounded daily and will be added to the balance on a weekly basis.

10.15 Any DPAs which ended prior to the Care Act may be subject to differing rules on interest charges and will be dealt with by the Client Finance team.

11. Responsibilities during the lifetime of the Deferred Payment Agreement

11.1 The Council's responsibilities include:

- providing a twice-yearly Equity Statement of the outstanding debt to the client entering the DPA. This will include any administrative changes and the accrued debt at that point. A statement can be requested at any time, and this will be provided within 28 days of the request.
- reviewing the available equity limit in the Deferred Payment Agreement and will inform the client when this is at 50% and 70% limits, respectively. The Council will also give the client at least 6 months' notice that the maximum amount to be deferred is due to be reached.
- When the 70% equity limit is reached, the DPA may be terminated by the Council. In these instances, the Client Finance team will contact the client to notify them to arrange a further financial assessment and consider jointly whether a deferred payment agreement continues to be the best way for someone to meet these costs.

11.2 The client's responsibilities include:

- making sure that the property is insured at their own expense and by providing a copy of the insurance document to evidence this.
- ensuring that any necessary maintenance is conducted on the property to retain its value and are liable for any such expenses.
- providing information on an annual basis about the property and its status - this will be requested by the Council via a Property review form.
- paying any assessed weekly charge in a timely and regular manner. If the client fails to pay their assessed charge, The Council reserves the right to commence recovery processes as set out in our Debt Recovery Policy.
- providing copies of any tenancy agreements (see section 12).
- notifying the Council of any change in the property – such as transfer, sale, building works, damage etc.
- obtaining the council's consent before allowing someone to move into the property after the agreement has been entered into.

12. Renting out a property

12.1 If the client does not want the property to be sold during their lifetime and the property would otherwise be empty, the Council encourages people to rent out their property. The rental income generated, less any reasonable expenses of letting the property e.g., property maintenance, taxes, and other landlord related costs, must be paid to the Council in the client's assessed weekly charge in order to reduce the accruing debt.



12.2 Where a property is rented out, the Council will require copies of any tenancy agreements that are in place or put in place and would expect this to be via an assured tenancy agreement.

13. Withdrawing a Deferred Payment Agreement offer

13.1 The Council reserves the right to withdraw the option of a DPA offer in the following circumstances:

- failure by the client to complete and return the initial DPA pack issued by the Council's Client Finance team which is required to undertake the financial viability of the DPA and quantify any financial risks.
- failure by the client to sign and return the fully completed Deferred Payment Agreement form and other documentation as requested and contained in the Legal Pack they have been issued with, in line with the timescales as set out in section 10. If the DPA and other relevant documentation is not returned the Council will withdraw the offer of DPA and the client will be advised that they are self-funding with invoices being raised for the cost of the care. The debt, if not paid, will follow the Corporate Debt recovery procedures.
- Failure to comply with the Client's responsibilities as set out in section 11.2.

14. Ending the Deferred Payment Agreement

14.1 A Deferred Payment Agreement will end at any time under the following circumstances:

- at any time by the client(s) who entered the DPA by repaying the full amount due.
- when the property (or other form of security) is sold, and the Council is repaid. At the point of sale, the loan becomes payable immediately.
- when the client dies, and the amount is repaid to the Council from their estate.

14.2 Debt will stop accruing against the DPA when the equity limit is reached. The client entering the DPA will be informed 6 months before the equity level is likely to be reached.

14.3 On termination of the DPA, the full amount due (including care costs, any interest accrued, and any administrative or legal fees charged) must be paid to the local authority.

14.4 When the DPA ends due to equity limit being reached, the Client Finance team will undertake a Financial Assessment review and advise the client of any Attendance Allowance claim implications. For clients paying the full cost of their care or in a DPA they can also still claim Attendance Allowance. Once the DPA ends they need to advise the Department for Work and Pensions (DWP) of the change so they can stop the Attendance Allowance claim.

14.5 Where a property is being sold the Council requires a period of notice of the proposed completion date in order to calculate the final debt due. The net sale price will be used to calculate the final debt due; the net sale price being the actual sale price less associated fees.



15. Repayment of the Deferred loan amount

15.1 Repayment of the deferred amount is in line with Care Act 2014 legislation. This states that the specified time for repayment of the deferred amount (and any interest and administration costs which have been treated in the same way as the deferred amount) is the sooner of:

- the date of sale or disposal of the land or other asset in respect of which the authority has a charge; or
- 90 days after the date of the death of the adult with whom the agreement is made or such longer time as the authority may permit. The Council will allow at least two weeks following the person's death before approaching the executor with a full breakdown of the total amount deferred (but a family member or the executor can approach the local authority to resolve the outstanding amount due prior to this point).

15.2 Where the debt is not repaid within 90 days of the death of the client's death, it will be dealt with in accordance with the Council's debt recovery policy, and the council will enforce the security which may include possession and sale of the property together with a claim for further interest and legal costs.

15.3 Exceptions to the 90 days include:

- DPAs taken out pre-Care Act (2014) the debt would be due 56 days after the date of death.
- DPAs taken out as Hassassa charges pre-Care Act (2014), the debt would be due the day after death.

15.4 The Council will issue an invoice for the total debt once the DPA ends, and interest will continue to accrue until the debt is paid in full. The legal charge on the property will not be removed until the debt is repaid in full.

15.5 If the client decides not to continue accruing their care charges against the DPA and can pay the charge from another source instead, a period of notice (28 days), given in writing is required to stop the debt accruing. Interest will continue to accrue until the debt is repaid in full.

15.6 A DPA may not end when full Continuing Healthcare is awarded, and no funding is due from the Council. The Council may ask for voluntary payments to be made where possible. This will reduce the amount of the accrued debt set against the value of the property. Interest will continue to accrue until the debt is repaid in full.

16. Review

16.1 This policy will be reviewed annually unless an earlier review is required due to changing circumstances or legal framework.



17. Right to appeal

17.1 If the client disagrees with the decision or application of the DPA, they have the right to appeal. The client has 30 days in which to start the appeal from the date they receive notification of the decision. They can start the appeal process by contacting the Client Finance team or their designated social worker and request for the matter to be dealt with under the Council Complaints Procedure.

Contact Us

For more information on this policy, please contact the Client Finance Team:

Client Finance Team

PO Box 187

the Portal

Ellesmere Port

CH34 9DB

Tel 01244 972685.

E-mail : westclientfinance@cheshirewestandchester.gov.uk

Appendix A



DPA Process (6).pdf

Appendix B



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(STANDARD WITH P



DRAFT DPA (WITH
CO-OWNER).docx

Accessing Cheshire West and Chester Council information and services

Council information is also available in Audio, Braille, Large Print or other formats. If you would like a copy in a different format, in another language or require a BSL interpreter, please email us at equalities@cheshirewestandchester.gov.uk

إذا أردت المعلومات بلغة أخرى أو بطريقة أخرى، نرجو أن تطلب ذلك منا.

যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান, তাহলে দয়া করে আমাদেরকে বলুন।

Pokud byste požadovali informace v jiném jazyce nebo formátu, kontaktujte nás

Jeżeli chcieliby Państwo uzyskać informacje w innym języku lub w innym formacie, prosimy dać nam znać.

ਜੇ ਇਹ ਜਾਣਕਾਰੀ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਵਿਚ ਜਾਂ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦੀ, ਤਾਂ ਇਹ ਸਾਥੋਂ ਮੰਗ ਲਓ।

如欲索取以另一語文印製或另一格式製作的資料，請與我們聯絡。

Türkçe bilgi almak istiyorsanız, bize başvurabilirsiniz.

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھئے۔

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