

PAYMENT SCHEDULE AND RECEIPTS RECORD

FOR YOU TO KEEP

Agree the stages, record every payment and receipt, and keep a running total against the price

KD-HM-PS-006 Rev A0

ABOUT THIS DOCUMENT

- General information, not advice. This explains in general what the law says in England and Wales. It is not legal advice about your own situation, and filling it in cannot promise any result.
- Get help early. For your own situation, speak to a solicitor, or to the Citizens Advice consumer helpline on 0808 223 1133 (or 0808 223 1144 for a Welsh-speaking adviser), Monday to Friday 9am to 5pm. For anything to do with a shared wall, speak to a party wall surveyor.
- Scotland and Northern Ireland: the consumer rights and card rules described here also apply there, but the advice services differ — Advice Direct Scotland on 0808 164 6000, or Consumerline in Northern Ireland on 0300 123 6262. The Citizens Advice figures quoted below are from its England page.
- What this record is. A place to write down the payments you and your builder agree, and every payment you make. It does not hold, insure or protect your money.
- Use it with your contract. The payment terms in your signed contract or accepted quotation come first. Ask your builder for a written quotation with the stages set out (builders use documents such as KD-TA-QU-001) or a written building contract (such as KD-AGR-DC-001), and check it before you sign (KD-HM-CC-005). Record changes to the price on KD-HM-CH-007.

1 THE JOB AND THE PRICE

BUILDER (BUSINESS NAME)	BUILDER ADDRESS AND PHONE	CONTRACT OR QUOTATION REF
PROPERTY ADDRESS	THE WORK, IN A FEW WORDS	
CONTRACT SIGNED OR QUOTATION ACCEPTED ON	CONTRACT SUM £ (INCLUDING VAT)	VAT INCLUDED?

The contract sum is the total price you agreed for the work, including VAT. Agreed changes add to it or take away from it — record them on KD-HM-CH-007. What your builder says or writes to you about the builder or the work, and you take into account when deciding to go ahead, is treated as part of your contract (Consumer Rights Act 2015 s.50). So get the price, the payment stages and what each stage covers in writing, and keep it with this record.

2 DEPOSIT

A deposit is money paid before the work starts — often to order materials.

THERE IS NO LEGAL LIMIT ON DEPOSITS — ONLY GUIDANCE

No law sets a maximum deposit for building work. The figures below are guidance from advice bodies (web pages read 14/09/2026), not legal limits, and not our recommendation.

Citizens Advice: "Don't agree to pay everything up front". If the deposit is for materials, it suggests you "offer to buy them yourself instead of paying a deposit". If the work will take a long time and a deposit cannot be avoided, it says "Aim to push it down as much as possible, and don't agree to more than 25%".

HomeOwners Alliance: "around 10% is usually reasonable" and "Don't pay over 25%". Federation of Master Builders (FMB): "Around 10% is often used as a guide, but the right amount will depend on the project."

The law does touch deposits. A contract term that lets the builder keep money you paid if you decide not to go ahead (without an equal right for you if the builder cancels), or that makes you pay a disproportionately high sum if you decide not to go ahead, "may be regarded as unfair" (Consumer Rights Act 2015 Schedule 2 Part 1 paras 4 and 5), and an unfair term is not binding on you (s.62(1)). Whether a term is unfair depends on the circumstances, so get advice if a builder will not return a deposit.

Get a written receipt for any deposit, and for any materials it pays for.

DEPOSIT £	% OF CONTRACT SUM	WHAT THE DEPOSIT PAYS FOR
DATE PAID	HOW PAID	PAID TO (NAME ON THE ACCOUNT OR CARD RECEIPT)
		RECEIPT REF AND DATE

- ☐ The deposit, and what it pays for, are written in the contract or accepted quotation
- ☐ I have a written receipt for the deposit (and for any materials it covers)

3 PAYMENT STAGES

A stage payment is a part of the price paid when a stage of the work is finished. Tie each payment to a point in the work that you and the builder can both see and check — for example "walls built up to roof level" or "roof on and watertight" — not to a date alone.

Citizens Advice: "Be clear about the points in the work when payments are due." FMB: "Check that the relevant stage of work has been completed before making each payment and keep records of what you pay."

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NO.	THE POINT IN THE WORK WHEN PAYMENT IS DUE	HOW IT WILL BE CHECKED	AMOUNT £	EXPECTED	CHECKED	RECEIPT REF

4 RETENTION — ONLY IF YOUR CONTRACT HAS ONE

A retention is a small part of the price that your contract says is paid later — for example once the snags are put right, or at the end of a set period after the work is finished. Record one here only if it is written into your contract. FMB: "Retention is often around 2.5%–5%, but the amount and release point should be agreed clearly in the contract."

☐ No retention in my contract

☐ My contract has a retention — details below

RETENTION £ OR %	WHAT IT IS KEPT FOR	RELEASE POINT — AS THE CONTRACT SAYS
EXPECTED RELEASE DATE	PAID ON	RECEIPT REF

5 HOW YOU PAY

Citizens Advice: "You should pay for the work by debit or credit card if you can. If you can't pay by card, pay by bank transfer. Don't pay with cash."

If the builder's bank details change, or arrive only by email or text, check them by phoning the builder on a number you already have before you pay.

PAYING BY CARD — WHAT SECTION 75 DOES AND DOES NOT COVER

Section 75 of the Consumer Credit Act 1974 can make your credit card company responsible, along with the builder, if the builder breaks the contract or misled you. It covers paying the builder directly by credit card, or with a loan for the work provided under an arrangement between the lender and the builder (linked credit). It applies only where the single item the builder priced has a cash price of more than £100 and not more than £30,000 (s.75(1) and (3)(b)).

If the whole job is priced at more than £30,000, paying the deposit by credit card may not bring section 75 in at all. If the builder arranged finance for a job over £30,000, a different section (section 75A) may help in some cases — ask the lender. Where the item is within the limits, Citizens Advice says a deposit paid by credit card counts "even if that's less than £100".

Paying through a go-between — an escrow company, a payment app or PayPal — may not be covered: Citizens Advice says "You can't usually use Section 75 if you bought something through a third party rather than directly from the trader". Nor is money you borrowed yourself (a personal loan, an overdraft, or a money transfer from a credit card) and then paid by bank transfer. For a debit card or charge card, Citizens Advice says to ask for a "chargeback" instead — act quickly. Ask your card provider before you pay.

OTHER ROUTES TO GETTING MONEY BACK

Citizens Advice: "If you paid by cash or bank transfer, you can't claim through the chargeback scheme or section 75." However you paid, your rights against the builder stay the same. For example, if you paid for work that was never done, you can seek to recover that money (Consumer Rights Act 2015 s.54(7)(b)).

If you cancel within a valid cancellation period, the builder must refund your payments (Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 reg 34). But if you asked the builder to start work before the cancellation period ended, you may have to pay for the work done up to when you cancel (reg 36(4)) — unless the builder did not give you the information about cancelling that the law requires (reg 36(6)). If goods have been fitted so that they are mixed inseparably with other items, the right to cancel may have ended (reg 28(3)(c)). KD-HM-CC-005 explains when a cancellation period applies.

If you paid by bank transfer and think it was a scam, contact your bank straight away. Citizens Advice says "you might be able to get your money back if you've been the victim of a scam".

☐ Credit card

☐ Debit card

☐ Bank transfer

☐ Other (write below)

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CARD USED (LAST 4 DIGITS ONLY)

ANYTHING ELSE ABOUT HOW YOU PAY

Some builders offer a way of paying that holds or insures your money: for example an insurance policy for your deposit, an escrow account (your money is held in a neutral account by a separate company), or the Trusted Payments app. This is the builder's or the provider's arrangement, and its own terms decide what it covers. KubitDocs does not check or recommend any of them.

Escrow: Citizens Advice says to check "the escrow company is registered with the Financial Conduct Authority (FCA)" and to "use the contact details on the register to make sure the account details are genuine".

Trusted Payments: the Chartered Trading Standards Institute (CTSI) says it "works with Trusted Payments under a commercial partnership"; that you pay "for each stage as you reach it"; that it "holds the completion money as the consumers agent"; that it "is not a bank and is not authorised by the Financial Conduct Authority"; and that CTSI does not vet or endorse the traders who use the app. A government press release on gov.uk (28 August 2026) calls it an option: "you'll now have the option to make sure your money is held safely".

None

Escrow account

Other (write below)

Insurance for deposit or stage payments

Trusted Payments app

PROVIDER NAME

REFERENCE, POLICY OR PROJECT NO.

WHAT IT SAYS IT COVERS — IN ITS OWN WORDS

SET UP ON

WHERE ITS TERMS ARE KEPT

Write every payment here on the day you make it, and keep the receipt or bank record. The running total shows how much you have paid against the contract sum.

NO.	DATE PAID	PAID FOR	AMOUNT £	HOW PAID	PAID TO	RECEIPT REF	TOTAL PAID
SAMPLE							
NOT FOR USE ON SITE - kubitdocs.com							

WHERE THE MONEY STANDS

£

Contract sum (section 1)

Agreed changes — add or take away (total from KD-HM-CH-007)

Price now agreed

Paid so far (last running total in the log)

Still to pay under the contract

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8 IF SOMETHING GOES WRONG WITH A PAYMENT OR A STAGE

RECORD IT, THEN FOLLOW THE STEPS

This record does not tell you to stop or hold back a payment. Whether a payment is due depends on what your contract says and whether that stage of the work has been reached. Paying and refusing to pay can both carry risk, so get advice before you decide. If a stage does not look finished, or you are asked for more than was agreed, write it in your job diary and issues log (KD-HM-JD-008) and raise it with the builder in writing (KD-HM-BL-013).

If the builder takes your money and does not come back: contact your bank or card provider straight away and ask whether you can get the money back; write down what happened, with dates, in your job diary; write to the builder at the address you have (KD-HM-BL-013) and keep a copy; and get advice — the Citizens Advice consumer helpline (England and Wales) on 0808 223 1133 (or 0808 223 1144 for a Welsh-speaking adviser), Monday to Friday 9am to 5pm. If you think it is fraud, report it to Report Fraud on 0300 123 2040 (England, Wales and Northern Ireland), or Police Scotland on 101 (Scotland).

If it is not put right, the usual order is: a written complaint to the builder (KD-HM-BL-013) → the builder's trade body or dispute resolution scheme, if the builder belongs to one → a letter before claim (KD-HM-LC-012 — a formal letter saying you may go to court if the problem is not resolved) → court, as a last resort. Reports to Trading Standards go through the Citizens Advice consumer service; Citizens Advice says Trading Standards "won't help you fix your problem - for example, they can't help you get a refund".

9 COMPLETED BY

The stages in section 3 are copied from our contract or accepted quotation (dated in section 1). Signing this record does not change the contract.

HOMEOWNER — PRINTED NAME

SIGNATURE

DATE

BUILDER — PRINTED NAME

SIGNATURE

DATE

R REVISION HISTORY

Every revision of this document, and every review that found nothing to change. The revision on the front of this sheet is the one you are holding — check kubitdocs.com for the current one before use.

Rev	Date	Class	What changed	Authorised by
D0	2026-09-14	first-issue	First issue.	— not yet approved —
A0	2026-09-14	review	Approved for issue by the author. Content unchanged from the reviewed draft; the draft status strip is removed. No independent third-party review has been carried out.	Author — director, UK principal contractor, SMSTS. Not an independent review.

Class: first-issue · material (the law, a control, a field or the scope changed — past buyers are notified) · editorial (wording or layout only) · review (checked, nothing changed) · withdrawal. Revision prefix D = draft, not approved and not for sale; A = approved for issue by the person named, on the date shown.