

## Savings Club/Christmas Club

• Goods can be selected at any time and we will store them for you. We only ask that customers pay 20% of the value of the goods to their account as a deposit.

• After goods have been reserved, you can make regular payments towards them – weekly, monthly or at intervals to suit your convenience. Alternatively you can pay the remaining balance in one final payment.

• Any items that are reserved on your account will remain at the price you reserved them at if the price in store rises. However if the price in store drops, the goods you have on reserve will drop to that price.

• Payment over the phone by credit/debit card can be made to the store your account is set up in (please quote your account number and name).

• The goods remain our property and cannot be released to you until their value has been fully paid.

• If you wish to collect some of the goods from your club, at least 20% of the value of the goods still held for you must be retained in credit on your account.

• Please choose your goods carefully as goods cannot be cancelled once reserved. Items required for Christmas may be swapped prior to December 1<sup>st</sup> without forfeiture of the deposit (20%). Any items cancelled or swapped after the 1<sup>st</sup> December will result in the forfeiture of the deposit (20% of the value of that item).

• All goods must be fully paid for by 20<sup>th</sup> December or goods may be put back on general sale and you will lose your deposit (20%). It is your responsibility to inform us if you require any goods to be held after the 20th December.

• Items within the savings club can be held for a maximum period of 5 months from the date of reservation. Goods not collected or paid for within that 5 months will be returned to sale with the forfeiture of your deposit.

• No refunds will be given against money paid onto a club account. Money paid on to an account can be used against any goods in store subject to the conditions above.

• Items on offer can be held on your account but we are not able to hold sale items.

• Please remember to give us notice of a few days before collection so we can get the goods ready for you and save you waiting. Goods may not be held within the store and therefore may not be available unless notice has been given.

• If you require use of our delivery service please give as much notice as possible as the delivery schedule gets very full towards Christmas.

• Payment, reservations and collections can only be made through the store you set up your account in and clubs and payments are not transferable to other stores even within our own group. We can however move items to the store your club is held in and reserve them on your club in that store.

• We reserve the right to amend the conditions of membership at any time by giving 14 days' notice.

We do not charge for the Savings club service but to enable us to operate the savings club it is important that any conditions are adhered to.