

## Savings Club – Conditions of Membership

• Goods can be selected at any time and we will store them for you. We only ask that customers pay 10% 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.

• Any items that are held 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 hold will drop to that price.

• Payment over the phone by credit/debit card can be made (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 account, at least 10% of the value of the goods still held for you must be retained in credit on your account.

• Items may be swapped for other goods without forfeiture of the deposit. Any cancelled that are not swapped for other items will result in the forfeiture of the deposit (10% of the value of that item).

• No refunds can be given against money paid onto an account. Money paid onto 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.

• Payment, reservations, and collections can only be made through the store your account is held in. If an item is not available in the store your account is held in then goods can be transferred from another store for them to be put on your account.

• 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 certain conditions are adhered to.

## Customer Copy

This is a copy of the terms and conditions of the JAC Stores Savings Club.

If you are in any way unhappy with any of the conditions within the agreement please don't hesitate to contact us. If however you decide that you do not wish to continue to use the savings club scheme there is a period of 14 days from signing the agreement in which you can close the club and all monies will be refunded without any loss of deposit.

We would like to take this opportunity to thank you for shopping with us.

Telephone 01624 813092, Email: enquiries@jacstores.co.uk