

## **Oil Purchase Scheme Terms & Conditions**

### **Introduction**

The terms and conditions set out what the customer should expect from Broadacres and in turn what Broadacres expects from the customer, it includes information about:

- How to order oil and the discount rate
- How to estimate oil consumption
- Payment
- What happens when a payment is not made
- Review of payment plans
- Leaving the scheme
- How and when the oil providers are reviewed

### **How to order oil and the discount rate?**

Once you have made your first monthly payment by card and we have received your completed direct debit form you will be accepted onto the scheme, Broadacres will make contact with the oil suppliers so your first order can be placed. You will be given the contact details of the suppliers and a reference number to use when placing an order. We will then write to confirm your account numbers with the oil companies and also enclose an agreement for you to sign and return.

All oil orders will be limited to 500 litres. When a delivery is made you will receive confirmation of delivery from the supplier. Please keep this so you can check it against the six monthly statement Broadacres will provide.

The oil providers for 2015/16 are Certas Energy (formerly Bayfords & Pearts) and AR Fuels.

### **How to estimate your annual oil consumption**

The purpose of the scheme is to allow you to spread the cost of your oil over a twelve month period. To estimate you will need to look back at your oil consumption over the last twelve months, we can also assist you with this by looking at the consumption levels of similar size properties to agree your payment plan. You should aim for your account to be in credit.

### **Payment**

To participate in the scheme you will need to set up a Direct Debit. You will not be required to pay any bills at the time of delivery; payment will be to Broadacres by Direct Debit. Broadacres will pay the oil supplier direct.

Paying by Direct Debit is the cheapest, safest and simplest method of payment, which benefits all Broadacres customers. Here's why:

- You remain in control
- Gives you peace of mind knowing you have paid on time
- Costs Broadacres less to collect, so any money we save will help to keep rents and other charges down in the future.
- Secure and reliable
- You have a money-back guarantee
- You can forget queue's, cheques and stamps
- It's a lot safer than cash
- You will always be informed at least five days in advance of changes to amounts and payment dates

*What is the Direct Debit Guarantee?*

All banks and building societies that take part in the Direct Debit Scheme operate this guarantee. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society.

If a mistake is made by Broadacres or your Bank/Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. If any payment is made in error, you should contact your Bank or Building Society. They are responsible for giving you a full and immediate refund – even if the original error was made by the organisation collecting the payment.

*When will the first payment be deducted?*

As soon as the Direct Debit Mandate has been cleared by your Bank/Building Society, which normally takes around fourteen days. Notification of the amount and date will be sent five days prior to the first payment.

*On what date will my payment be deducted?*

Your payment will be collected on or around the 1<sup>st</sup> of each and every calendar month.

*What happens if I don't agree with the payments due?*

You simply contact us to resolve the problem.

*What if I don't have a bank account?*

If you don't have a bank account we can provide you with information about 'Basic Bank Accounts', please contact our Finance Team on 0800 587 5291 for more information.

*I already have a Direct Debit setup with another oil supplier*

You can still join the Broadacres scheme if you already have a direct debit with another company, but will need to consider if you can afford to pay two direct debits. If you have an outstanding account with another supplier Broadacres will not settle it on your behalf.

### *What if I have rent or other arrears with Broadacres?*

If you have rent or other arrears it doesn't mean you won't be accepted onto the scheme. We will consider all applications however, entry into the scheme is not automatic and Broadacres has the right to decline any application.

### **What happens when a payment is not made?**

If there is a problem with your payment not being collected by Direct Debit we will write to you within 5 days of the payment date to make you aware, so we can discuss any problems. During the discussion we will agree when and how your account is going to be brought up to date.

If a payment is not made we will automatically put a stop on your account with the oil suppliers. No deliveries will be made until your account is brought up to date. Should the account not be brought up to date immediately you will be removed from the scheme and court action will be taken to recover any outstanding debts.

### **Review of payment plans**

We will monitor your account on a regular basis to ensure the amount being collected by direct debit is enough to cover the cost of your oil deliveries and in turn ensure you are not paying too much. We will contact you in writing when any changes are made to the amount we are going to collect; this gives you the opportunity to discuss this with us.

To help you review your account we will send out an annual statement in around.

### **Leaving the scheme**

You can leave the scheme at any time but any outstanding balances will become owing to Broadacres immediately. Any credit balances will also be repaid immediately on cancellation of the account.

You will be required to give one calendar month's written notice to Broadacres to inform us of your intention to leave the scheme. Any oil remaining in the tank will become the property of Broadacres, but we will endeavour to negotiate with the next tenant and pass on any monies received.

Broadacres also has the right to remove customers from the scheme also giving one calendar month's written notice.

### **How and when is the oil providers reviewed?**

On at least an annual basis we will contact the oil providers to ensure we are getting a competitive price for you.