

Terms & Conditions

Definitions: Service Provider = "we", "us" or "our"; Customer = "you"; Debt Finance Collections Plc = "DFC"

Terms of your Contract

PERIOD OF COMMITMENT

- You are agreeing to subscribe monthly for the services provided by the Service Provider and contracting to remain a subscriber for the minimum period of the contract ("Minimum Period")
- Once you have completed the minimum number of Direct Debit payments DFC will automatically continue to collect the agreed Direct Debit payment amount on the frequency chosen at the time of setting up the Direct Debit instruction. Your contract will continue until terminated in accordance with these provisions.
- You may cancel the automatic renewal of this contract at any time by providing at least 1 Month's notice in writing or by e-mail (info@debtfinance.co.uk) to the Service Provider or to DFC

TERMINATION OF SERVICE, LIMITED RIGHTS TO CANCEL

-During the Minimum Period you may cancel the contract only:

1. If we fail to maintain the standard of service you would reasonably expect.
2. If we alter the operating hours of the services unreasonably resulting in you being subsequently being unable to access the services.
3. If you develop a medical condition which prevents you from using the services on an ongoing basis. An appropriate medical practitioner must provide written evidence that this is so.
4. If you move away from the area by a distance which we consider, at our sole discretion, to be too far to travel to the services for regular use. We shall require evidence that such a move has taken place.
5. If you lose your employment and are subsequently unable to keep up your repayments under this contract. You must produce documentary evidence and we may, at our discretion, suspend your payments for two months. We will then review your financial situation with you.
6. If you become pregnant. You must produce documentary evidence and we may, at our discretion, suspend payments for six months. We will then review your situation with you.

PLEASE NOTE: points 3-6 require documentation, this can only be accepted from the date of receipt.

TERMINATION PAYMENT FOR EARLY CANCELLATION

-If you cancel your subscription during the Minimum Period, other than in the circumstances set out above, we shall be entitled to a termination payment ("Termination Payment").

-The Termination Payment will be the total of:

1. Any arrears;
2. Any accumulated late payment charges that have been or will be incurred; and
3. The monthly subscriptions that would otherwise have fallen due before the end of the Minimum Period.

-You will be given credit for early payment, and this will be in the form of a discount applied against the total that you have to pay. For details of how the discount is calculated, please contact DFC.

MISSING PAYMENTS

-If you miss two payments, you will be deemed to have breached your contract.

GIVING NOTICE TO CANCEL

-DFC will continue to collect your monthly subscription after the Minimum Period. Should you not wish to continue subscribing after the Minimum Period, you must give notice to cancel the contract at least 1 calendar month before the final payment of the minimum period. If you wish to cancel the contract at any time after the Minimum Period, you must give at least 1 calendar month's notice. The notice should be in writing or by e-mail (info@debtfinance.co.uk) and sent to the Service Provider or DFC.

COLLECTING YOUR MONTHLY SUBSCRIPTIONS

-DFC is our agent for the collection of your monthly subscriptions. DFC will collect your subscription monthly in advance on our behalf by Direct Debit.

-If you fail to make a payment on time, you will incur the following charges:

1. Fail to pay the subscription on the due date £15.00.
2. Fail to pay the missed subscription within 7 days of the date of a reminder correspondence £30.00.
3. Fail to pay the arrears and accrued charges within 7 days of the date of a Final Notice £45.00.

-Late payment charges become payable immediately when they are incurred.

-Other Charges include:

1. Payment other than by Direct Debit £5.00.
2. Any cheque returned unpaid by your bank £10.00.

-DFC is also our agent for serving notice and collecting any Termination Payment which becomes due. Any notice served on you in accordance with the terms of this contract, will be deemed to have been delivered to you the next day after it is despatched by us, or our agent.

-If you would like to make a complaint with the service you have received from DFC, this should be in writing or by e-mail to (info@debtfinance.co.uk). You may also request a copy of our complaints handling policy.

If you fail to pay any amount due under this agreement for a period of more than 30 days, then we may pass the debt to a third party company for collection. The costs incurred in employing the third party company will be borne by you including the costs in tracing you should you have changed address without telling us.

PRIVACY AND DATA PROTECTION

We take great care to ensure that any information we hold about you is kept safe and secure. This section explains how and why the Service Provider and DFC use your personal information.

The Service Provider and DFC need to collect and process personal information in order to be able to provide you with the services. The personal information required includes:

- your personal details (such as your name, address, date of birth, telephone number and email)
- financial information (such as bank account details)
- medical information (which is provided to the Service Provider)
- ethnicity (which is provided to the Service Provider, but which is completely optional)

Your details and financial information

DFC requires this information in order to collect and process payments. It will also use the information for related purposes, e.g. keeping records of financial transactions for a number of years (as required by law and the Direct Debit Indemnity) or to pursue unpaid debts. DFC may anonymise and aggregate data (so that it no longer identifies you) and then use it for analysis and reporting purposes. Some of the information DFC collects and processes will also be shared with the Service Provider (e.g. details of a missed payment)

Medical information

In order to take out a subscription the Service Provider needs to know a bit about your health and any conditions or injuries you suffer from (this is to make sure that you can make use of the services safely and without risking injury). When subscribing via DFC's online portal you will be asked to provide certain sensitive personal data about your medical history. This information is provided on the basis of your consent, and you do not have to provide it. However, if you choose not to then the Service Provider won't be able to provide you with its service (e.g. gym membership).

If you do decide to provide this information it will be sent to the Service Provider (DFC will not store or have access to it). You can, of course, withdraw your consent to our using this sensitive personal data whenever you wish. However, by withdrawing your consent you will also be cancelling your contract with the Service Provider (as it will no longer be able to provide you with our services). If this cancellation takes place during the Minimum Period, you will be liable to make a Termination Payment (as set out above).

The Service Provider will also be provided with details of your ethnicity (if you choose to provide this information) for its own equality monitoring. This information is completely optional and there is no need to provide it (and if you can ask for it to be deleted at any time without consequence to you).

For further information on how and why the Service Provider and DFC use your personal information, and details of your legal rights (including the right of access) please visit: <https://www.debtfinance.co.uk/>.

This guarantee should be retained by the Payer

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay by Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Debt Finance Collections Plc will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Debt Finance Collections Plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Debt Finance Collections Plc or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society account.
- If you receive a refund you are not entitled to, you must pay it back when Debt Finance Collections Plc asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.