

## THE HIGHLAND FUELS PAYMENT PLAN SOME COMMON QUESTIONS ANSWERED

### ***WHEN CAN I JOIN THE PAYMENT PLAN?***

You can join the Payment Plan at any time. All we ask is that you have previously paid in full for one order of fuel from us.

### ***I'VE RECENTLY ORDERED FUEL. CAN THIS DELIVERY BE INCLUDED IN MY PAYMENT PLAN?***

Yes – as long as this is not the first order of fuel you have taken from us and the delivery was within the last month you can apply to join the Highland Fuels Payment Plan, counting this as your first order. All we ask is that your payment plans holds 50% of the value of this order. So – simply send us a cheque for half the value of your order!

### ***WHY DO YOU LIKE MY ACCOUNT TO HOLD 50% OF THE VALUE OF AN ORDER?***

Simply we find that this helps our customers to ensure that payments match their fuel usage. If not it may happen that the balance of your account slipped away and then you would be faced with a large bill all at once. The payment plan and the 50% guideline is a fair way to ensure this doesn't happen.

### ***DOES BEING IN THE PAYMENT PLAN COST ME ANYTHING?***

No. The Highland Fuels Payment Plan costs you nothing to operate. The price of your fuel is as agreed on the day of your order. All we ask is that your account holds at least 50% of the value of your order.

### ***HOW DO YOU CALCULATE MY MONTHLY PAYMENT?***

At present, the average home costs about £90 a month to heat with Domestic Oil. It's usually the cheapest form of heating your home. When you join our Payment Plan we discuss with you the size of your home and estimate a starting payment. This is why we review your account – just to check it is about right versus how much oil you use.

### ***WHAT IF I MOVE HOUSE?***

If you move house then you can transfer your Payment Plan to cover your new home. If this doesn't have Oil fired central heating then we will close the account, on the understanding that any outstanding balances due are settled. Of course, if your account is in credit we will refund you this amount.

### ***HOW DO YOU REVIEW MY ACCOUNT?***

Periodically, we will examine your account to judge whether your payments meet your fuel usage. This will happen as part of a yearly review or, when you order fuel, your payments seem to be too low. Remember your payments would also be reduced if you were paying us too much.

### ***HOW DO I KNOW THE BALANCE IN MY ACCOUNT?***

We send you a statement every quarter. If you have any questions when you receive your statement please call us.

### ***WHAT PRODUCTS ARE INCLUDED IN MY PAYMENT PLAN?***

Your Payment Plan is only available for deliveries of Kerosene or Gas Oil used to heat your home.

### ***WHAT DO I HAVE TO DO TO JOIN THE PAYMENT PLAN?***

Simple, complete the application section and the Direct Debit form overleaf. Detach and return this to us in the envelope provided. It is that easy. And if you've just ordered, you can cut the value of that first payment for your heating fuel in half, just pay the remainder over the next few months.

# CALL FREE 0800 224224

**HIGHLAND**  
· F · U · E · L · S ·



AUTHORISED DISTRIBUTOR  
SCOTLAND

## PAYMENT PLAN FOR DOMESTIC HEATING OIL

### APPLICATION AND DIRECT DEBIT MANDATE

## THE HIGHLAND FUELS PAYMENT PLAN – IT'S SO EASY ...

**NO NASTY SURPRISES** – Our Payment Plan spreads the cost of your oil over the year.

**NO INTEREST CHARGES** – Our Payment Plan costs you nothing.

**SIMPLE AND CONVENIENT** – No more cheques to write or post.

**SAVES YOU TIME AND EFFORT** – You can sit back and relax. We do the work.

**ON TIME, EVERY TIME** – Our Payment Plan ensures your payment is made.

**REGULAR REVIEWS** – This ensures that your payments match your oil usage.

**SECURITY** – You are fully protected by the Direct Debit Guarantee.

# CALL FREE 0800 224224

**APPLICATION FOR MEMBERSHIP OF THE  
HIGHLAND FUELS PAYMENT PLAN**

1. Surname \_\_\_\_\_ Title: Mr/Mrs/Miss/Ms \_\_\_\_\_  
 2. Full Forenames \_\_\_\_\_  
 3. Present Address \_\_\_\_\_  
 \_\_\_\_\_  
 Telephone Number \_\_\_\_\_ Postcode \_\_\_\_\_  
 4. House Owner: YES / NO Rented Accommodation: YES / NO  
 5. Employment Details  
 (a) Self Employed YES / NO If YES how long have you been in business \_\_\_\_\_  
 Business Address \_\_\_\_\_  
 (b) Employee YES / NO Employers Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 How long with this Employer? \_\_\_\_\_  
 (c) Other (please specify) \_\_\_\_\_  
 6. Existing Customer YES / NO Account Number (if known) \_\_\_\_\_  
 7. Estimate of Annual Consumption (in litres if known) \_\_\_\_\_

I agree to the terms and conditions of Highland Fuels Payment Plan and agree to the monthly amount of £ \_\_\_\_\_  
 to be paid by way of variable direct debit, such authority being given on the attached mandate.  
 Name \_\_\_\_\_ Date \_\_\_\_\_  
 Customer Signature \_\_\_\_\_

	<b>Instruction to your Bank or Building Society to pay Direct Debits</b>					
	<small>Originator's Identification Number</small> <table border="1"> <tr> <td>9</td><td>9</td><td>1</td><td>8</td><td>2</td><td>0</td> </tr> </table>		9	9	1	8
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Please fill in the whole form and send it to: Highland Fuels Ltd, Affric House, Beechwood Park, Inverness IV2 3BW.

1. Name and full postal address of your Bank or Building Society branch

To: The Manager \_\_\_\_\_  
 \_\_\_\_\_ Bank or Building Society \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

2. Name(s) of account holder(s)

\_\_\_\_\_

5. Highland Fuels Ltd reference number  
(for office use only)

\_\_\_\_\_

3. Branch sort code  
(from the top right hand corner of your cheque)

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6. Instruction to your Bank or Building Society  
 Please pay Highland Fuels Ltd  
 Direct Debit from the account detailed on this  
 Instruction subject to the safeguards assured by  
 The Direct Debit Guarantee

4. Bank or Building Society account number

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Signature(s) \_\_\_\_\_  
 Date \_\_\_\_\_

Bank and Building Society may not accept Direct Debit Instructions for some types of account



**Conditions of the Highland Fuels Monthly Direct Debit Payment Plan**

- The method of payment will be by variable direct debit for the amount agreed or as varied in accordance with the conditions of the scheme. YOUR PAYMENT BY DIRECT DEBIT IS MADE ON THE 10th OF EACH MONTH. Should the 10th of the month fall on any non-working day, i.e. Saturday or Sunday, or any bank holiday, the direct debit dates will be changed to the last working day before this date. The Payment Plan is available for purchases of Domestic Heating Oil only.
- After acceptance into the payment plan, Highland Fuels will be paid 50% of the total value of this first order, at or before the time of delivery. For future deliveries your budget account should hold 50% of the value of each order. We will suggest an installment to ensure this is feasible.  
  
If your account is not half in credit we may ask for a small payment to bring your account up to the value required. We may also advise of a change to your monthly payment amount, if this appears appropriate.
- The amount to be paid on a monthly basis is determined by the company as follows:  
  
Annual Consumption for year divided by 12 = your monthly payment. For example, a yearly bill for fuel totalling just over £1000 = monthly payment of around £90.  
  
For new customers with an average size home we would suggest a payment of £90.  
(This is based on the average price of fuel during February 2008).
- Periodically, your account will be reviewed, and a variation in the monthly payment may be required. Highland Fuels Limited will give you 14 days notice of any changes made to the variable Direct Debit. Whilst we are always willing to discuss the results of this review, failure to comply with the revised amount, or a subsequent agreement will be deemed as a termination of your membership of the payment plan.
- We reserve the right to make administration charges for any unpaid or cancelled direct debit, where no prior agreement has been made between both parties. These charges, if applicable, will be notified to you in writing and charged directly to your account.
- If membership of the Payment Plan is terminated, the customer shall pay any balance due to Highland Fuels Limited. If the sum total of the monthly payments made by the customer exceeds the supplies made Highland Fuels Limited will repay the excess amount.

**THE DIRECT DEBIT GUARANTEE**

The guarantee is offered by all the Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.

If the amounts to be paid or the payment dates change, you will be told of this in advance by at least 7 days as agreed.

If an error is made by Highland Fuels Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.

You can cancel a Direct Debit at any time by writing to your Bank or Building Society.

Please also send a copy of your letter to us.

**THIS IS YOUR GUARANTEE - PLEASE RETAIN IT**

**PLEASE DETACH AND RETAIN THIS SHEET**