

# FreshChoice

## Christmas Saver Plan

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### Direct Debit Terms & Conditions

1. The Christmas Saver Plan is a direct debit savings plan designed to assist customers with planning and saving for Christmas. Customers can choose any amount they wish to save.
2. The customer signs a direct debit form and funds are withdrawn on a regular basis from the customers account. The supermarket must get approval from the bank to be a direct debit operator. This ensures only credible businesses can operate a direct debit facility.
3. The withdrawal occurs on Thursdays at Midnight. The time, day and payment pattern cannot be modified or adjusted.
4. At Christmas time FreshChoice Christmas Club vouchers to the value of the savings plan are issued to the customer.
5. The redemption of FreshChoice Christmas vouchers are subject to any relevant changes in law. Any changes in FreshChoice Christmas voucher terms and conditions can be viewed at FreshChoice.co.nz.
6. The 5% discount is applied at the time of purchase not redemption of the Christmas Club Voucher. For example, if a customer wants \$400.00 in vouchers at Christmas time and the plan runs for forty weeks the customer would normally pay \$10.00 per week but because of the 5% discount they only pay \$9.50 per week.
7. Vouchers are redeemable against groceries products excluding tobacco or tobacco product and gift cards.
8. Change of up to \$5 will be given to purchases paid for with FreshChoice Christmas vouchers.
9. FreshChoice has no responsibility for damaged or lost vouchers once given to the customer.
10. The vouchers can be used anytime from December 1<sup>st</sup> of the current year, until March 31<sup>st</sup> of the following year.
11. A customer can apply at any stage. The start and end dates vary depending on the customer.
12. A customer may end or change their payments at any stage. A customer may also advise at any stage if they would like to start payments again.
13. If the customer wishes to stop their payments, the value paid by the customer into the Plan up until that date will be held and the value deposited, plus bonus 5%, will be available to be collected in Vouchers in the last week of November, by the customer. Amounts that the customer has deposited are not refundable in cash other than in exceptional circumstances and only at the applicable FreshChoice store's absolute discretion.
14. A customer may change the amount they put in, however 2 weeks notice must be given.
15. There is a one-off bank charge for starting direct debit payments. Ask your FreshChoice store for more information.
16. There are no other fees associated with joining the plan.
17. A bank may charge if there is insufficient funds to withdraw from your account. If a customer notifies the store five working days beforehand, the store will not attempt to take the money out for that week.