

OPIE OILS' PLANNED PAYMENT FACILITY

What is the Opie Oils Planned Payment Facility?

Opie Oils offers its domestic customers the ability to spread the payments for their home heating oil over 12 months based on a Direct Debit arrangement.

Many of our domestic customers like to use this method of payment as it allows them to spread the cost of their oil deliveries over a planned year. All payments are made on the seventh of the month and we agree with you at the start exactly how much you will need to pay based on your annual consumption.

Please note, if monthly payments stop at any time, we will require settlement of any outstanding balance in full immediately.

Are there conditions to joining the Opie Oils Planned Payment Facility?

We require that you have made at least 3 recent heating oil purchases from us or that you have made at least 3 of the agreed monthly payments prior to being able to make a purchase using the Planned Payment Facility.

Please note: we may restrict the quantity of litres purchased or require further payments depending on the account balance.

How do I join the Opie Oils Planned Payment Facility?

Firstly, work out how much fuel you use in a year and match that up with the estimated monthly payment table below - this tells you how much you'll need to pay each month.

Next, fill out the application form and the direct debit mandate and then send these back to us by post well in advance of needing to use the Facility. We will consider your application (which can take up to 14 days) and let you know when it has been approved.

If you do not have a credit balance with us, we will require that you pay 50% of the cost of the first order by credit or debit card at the time of ordering. The balance of 50% will be put on your Planned Payment Facility.

How much will I have to pay monthly?

This varies depending on your consumption (see table) and will be reviewed periodically to ensure that a high debit or credit balance is not building up.

How do I know what my Planned Payment Account balance is?


We send a statement of account to you every time you have a delivery and annually in August when we review all payments. At this time we will advise if your payments need adjusting.

Estimated Monthly Payments

| ESTIMATED ANNUAL CONSUMPTION | MONTHLY PAYMENT |
|------------------------------|-----------------|
| 1000 Litres | £60.00 |
| 1500 Litres | £87.00 |
| 2000 Litres | £120.00 |
| 2250 Litres | £130.00 |
| 2500 Litres | £145.00 |
| 2750 Litres | £160.00 |
| 3000 Litres | £175.00 |
| 4000 Litres | £230.00 |
| 5000 Litres | £290.00 |

The payment levels are reviewed every quarter based on the cost of oil. In arriving at these figures we have tried to take into account seasonal fluctuations in prices, but we cannot predict fluctuations caused by international events that may disrupt the world trading of oil.

Opie Oils reserves the right to decline any Planned Payment Facility application.

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|---|---|---|---|---|---|---|---|---|
| <p>OPIE OILS <small>Suppliers of fuel since 1925</small></p> | <p>Instruction to your Bank or Building Society to pay Direct Debits.</p> |  <small>Originators Identification Number</small> <table border="1" style="margin: auto;"> <tr> <td style="padding: 2px 5px;">8</td> <td style="padding: 2px 5px;">3</td> <td style="padding: 2px 5px;">0</td> <td style="padding: 2px 5px;">3</td> <td style="padding: 2px 5px;">9</td> <td style="padding: 2px 5px;">6</td> </tr> </table> | 8 | 3 | 0 | 3 | 9 | 6 |
| 8 | 3 | 0 | 3 | 9 | 6 | | | |

Please fill in the whole form and send it to: THE FUEL DEPOT, CARDREW WAY, CARDREW IND. ESTATE, REDRUTH, CORNWALL TR15 1SS TEL: 01209 215164

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

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|--------------------------|--------------------------|
| To: The Manager <hr/> | Bank or Building Society |
| Address <hr/> | Postcode <hr/> |

2. Name(s) of account holders

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OPIE OILS reference number

(copy from enclosed bill)

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

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4. Bank or Building Society account number

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6. Instruction to your Bank or Building Society
Please pay OPIE OILS Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee.

7. This authority replaces any previous S/O under the above.

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|-----------------------|
| Signature(s) <hr/> |
| Date <hr/> |

Banks and Building Societies may not accept Direct Debit Instructions for some types of account