

**APPLY
IN BRANCH
TODAY**



YOUR GUIDE TO THE NEW PRIVILEGE PLUS CARD

THE ACCOUNT CARD THAT GIVES YOU
10%-45% OFF
A CORE RANGE OF
BUILD CENTER PRODUCTS
PLUS UP TO 5% CASHBACK



for a job well done

Important Information

Your Application

- An application for an Account Card can only be made at your Build Center branch.
- Your application will be processed within 21 days.
- Your application will not be judged based on consumer credit scoring.

Credit Limits

- Credit limits for an Account Card vary between £1,000 and £10,000; initial credit limits vary between £1,000 and £3,500.
- We will advise you of your limit once your application has been processed.
- In the event that we are unable to provide you with a credit limit, we will send you a 'Terms Card' which will provide you with a Trade discount.

APR and Interest

- The APR on the Account Card is 27.5%.
- Interest is only charged if you do not pay off your balance in full each month.

Payments

- If you pay the full balance on your statement each month, you will not pay any costs or charges for using the Account Card.
- In order to ensure that you do pay by the payment due date, you can set up a direct debit.
- The Account Card offers you extended credit – if you need this, you need only make a minimum payment of 4.25% of the outstanding balance each month.

- If the minimum 4.25% is paid by payment due date, there will be no costs or charges other than interest on your balance.

Costs and Charges

- The Account Card does not have an annual fee.
- If you are late in paying your minimum payment in any month, you will be charged a late payment fee.
- In order to avoid this we recommend that you establish a direct debit or that your payment, which can be made by cheque, internet banking or giro slip, be made five days prior to payment due date.

Financial difficulty and compassionate consideration

- If you become in financial difficulty we can look to assist you in structuring your payments.
- If your financial difficulty has been caused by one of your customers failing to pay you we offer a free debt collection service to assist you in recovering monies owed to you. However, this does not relieve of the need to make your monthly payments.
- If your circumstances are affected by family bereavement or illness you can apply for Compassionate Consideration and we will look to assist you in structuring your payments.

Privilege Plus is a combined Discount and Account Card for use in all Build Center branches, giving you a variety of benefits:

- Between 10% and 45% discount from a core range of products in Build Center branches
- Up to 5% monthly cashback
- Up to 45 days interest free credit
- Phone ordering available for delivery of materials anywhere in the UK
- Low minimum payment
- Further discounts on a variety of business products and services

The Privilege Plus Card is supplied with a **free Fuel Card** which gives you **1p off** per litre for all fuel purchases. The Fuel Card can be used at over **2,700** Shell, Esso and Total sites nationwide.

To find out where your nearest fuel station is, or to find out more about the Fuel Card call,

0870 224 3436



To apply for a **Privilege Plus Card** ask in branch for an application form