

# FreshChoice

## Christmas Saver Plan 2019

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### Automatic Payment Terms & Conditions

1. The Christmas Saver Plan ("Plan") is an automatic payment savings plan designed to assist FreshChoice customers with planning and saving for Christmas. Customers can choose any amount they wish to save.
2. The customer sets up an automatic payment and funds are deposited on a regular basis from the customer's account into an assigned FreshChoice store account.
3. The deposit must occur every Thursday at midnight. The time, day and payment pattern (weekly) cannot be modified or adjusted by the customer, but the customer may end or change their payment amount at any stage, as set out in paragraph 12 below.
4. In the last week of November, FreshChoice Christmas vouchers ("Vouchers") to the value of the customer's Plan are issued to the customer, which they can collect from the store where the Customer's Plan is held.
5. The Plan is subject to any relevant changes in law. Any changes in these terms and conditions as a result of a change in law or otherwise, can be viewed at [freshchoice.co.nz](http://freshchoice.co.nz). We will give you at least two week's notice of any such change.
6. The 5% discount is applied at the time of purchase of the Voucher through the customer's payments into the Plan, not when the Voucher is redeemed. For example, if a customer wants \$400 in Vouchers at Christmas time and the Plan runs for forty weeks, the customer would normally pay \$10 per week but because of the 5% discount they only pay \$9.50 per week.
7. Vouchers are redeemable against grocery products, excluding tobacco, tobacco products and gift cards.
8. Change of up to \$5 will be given to purchases paid for with a Voucher. Vouchers are issued in \$50, \$20 and \$5 values.
9. FreshChoice has no responsibility for damaged, lost or stolen Vouchers once issued to the customer.
10. The Vouchers can be used anytime from December 1st of the current year until March 31st, the following year.
11. Customers can apply to join the Plan at any stage and can nominate the start and end dates of their Plan.
12. Customers may end or change their payments at any stage. Customers 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. Customers may change the amount they put in to the Plan; however the customer must inform the store of the change, preferably one week prior.
15. There may be a one-off fee charged to a customer by their bank to set-up the automatic payment. A bank may also charge if there is insufficient funds to withdraw the automatic payment from the customer's account. The FreshChoice store has no control over these charges and they are a matter for the customer and their respective bank to co-ordinate.
16. There are no other FreshChoice fees associated with joining the Plan.
17. The Vouchers are only valid to be redeemed within the FreshChoice store where the customer's Plan is held.