

# Account Facilities



**PLEASE COMPLETE USING BLOCK CAPITALS** **Important:** Please read the terms and conditions overleaf

Title ( <i>Mr, Mrs, Miss, Ms.</i> )	Full name		
Job title	Contact number		
Company name	Type of business		
Address			
Postcode			

**IF THE CONTACT FOR ACCOUNT QUERIES PAYMENT OR CREDIT LIMITS IS DIFFERENT, PLEASE COMPLETE THE FORM OVERLEAF**

**SERVICE REQUIRED**

<input type="checkbox"/> Postage Paid Impression	<input type="checkbox"/> Private Box	<input type="checkbox"/> Freepost	<input type="checkbox"/> MOU	<input type="checkbox"/> C&D
<input type="checkbox"/> Business Reply	<input type="checkbox"/> Booklets Retailer	<input type="checkbox"/> International Business Reply	<input type="checkbox"/> Mailroom Franking	<input type="checkbox"/> other <input type="text"/>

We wish to apply for account facilities and request a credit limit of £

We anticipate monthly postings of  items (PPI accounts only)

We enclose a cheque made payable to Guernsey Post Limited for the sum of £  to cover our anticipated first months postings (PPI accounts only)

**BANK REFERENCE** Please ensure that you include the Bank Consent Form

**TRADE REFERENCE 1**

**TRADE REFERENCE 2**

**SIGNED IN ACCEPTANCE OF TERMS AND CONDITIONS**

Please return the form to the Finance Department at the address below

**Office use only**

Received	<input type="text"/>	<input type="text"/>	References	<input type="text"/>	<input type="text"/>	Authorisation	<input type="text"/>	<input type="text"/>	Credit limit	<input type="text"/>	<input type="text"/>
Open	<input type="text"/>	<input type="text"/>									

## CONTACT FOR ACCOUNT QUERIES PAYMENT OR CREDIT LIMITS

Title ( <i>Mr, Mrs, Miss, Ms.</i> )	Full name
Job title	Contact number
Email	Contact for

PLEASE ATTACH ANY FURTHER DETAILS ON A SEPARATE SHEET

# Terms and Conditions

## Credit policy

Guernsey Post operates a clear credit policy, with every customer receiving a monthly statement that must be settled within 30 days. To ensure we meet the costs of running our credit facilities, we have to apply a 'volume threshold' in some areas, with a minimum postal spend of £1,000 per month for our Postage Paid Impression (PPI) facilities.

**Without a credit account, Guernsey Post can provide business services only with advance payment. For those businesses which take advantage of our credit facilities, every legal entity is regarded as a separate customer.**

## Invoicing and payment

Guernsey Post operates monthly payment terms as standard. Customers are allowed to pay within one calendar month of the statement date (or as otherwise agreed in writing with Guernsey Post), providing they remain within their credit limits. Any balance that goes beyond the agreed credit limit must be paid immediately.

Guernsey Post is unable to issue payment terms that deviate from its declared policy and cannot enter into informal arrangements with customers. Any overdue amounts will be subject to interest at 6% above the Bank of England base rate until paid in full.

## Credit limits

The limits for our business services reflect the individual needs and abilities of our customers. The determining factors include their trading history with Guernsey Post; trading references; reports from credit referencing agencies; general trading history; and, in some cases, the trading history of their officers and directors.

The minimum requirement for a credit limit in excess of £1,000 is a satisfactory bank reference. Guernsey Post reserves the right to insist on a bank guarantee or Merchant's Deposit for limits in excess of £1,000. Limits are reviewed periodically on request and also when applying for additional products and services.

## Privacy Promise

Please be assured that we will treat your personal information with the utmost care and will never sell it to other companies or use it other than as stated in our privacy promise. The personal information you provide us is used primarily to deal with your enquiries or provide the service and products you request. You can find further details of our privacy promise at [www.guernseypost.com/privacy-promise](http://www.guernseypost.com/privacy-promise).

## Credit terms

Your monthly account must be settled in full within 30 days. Changes to your credit limit will be subject to the following review by Guernsey Post.

### Limit below £5,000

- Trade and Bank references (new account).
- No references are required for change in limit.
- Internal review.
- Review of previous six months history (where applicable).

### Limit above £5,000 below £15,000

- Trade and Bank references (new account).
- Trade references for any change in limit.
- Internal review.
- Review of previous 12 months history (where applicable).

### Limit above £15,000

- Trade and Bank references to be taken up.
- Internal review.
- Review of last 12 months history (where applicable).
- Copy of latest audited accounts.

Customers must ensure all relevant information is provided to enable Guernsey Post to make a credit limit decision.

## General

Guernsey Post reserves the right to refuse a credit application without explanation, as well as the right to close any existing account at any time. Guernsey Post also reserves the right to vary, change or amend any or all of the terms and conditions for its credit account services. All credit accounts are in accordance with local law.