



Oil4Wales Budget / Standing Order Account

Terms & Conditions

1. Standing Order Accounts – Customers Who Do Not Own Their Property

If you do not own the property where the oil is delivered, you may be offered a **Standing Order Budget Account**.

You can arrange a standing order directly with your bank or through your online banking.

You can choose how much you wish to save and whether to make payments **weekly or monthly**, depending on your circumstances.

Funds paid into your account will be used towards future oil orders. You can therefore build up your balance in advance and use the funds towards your next delivery.

Please note: Oil orders must be paid for in full at the time of ordering. No deliveries will be made unless there are sufficient funds on the account.

When making payments, Oil 4 Wales will provide the relevant account details. **Your Oil 4 Wales account number must be used as the payment reference** so that payments can be correctly allocated to your account.

If your Oil 4 Wales account number is not used as the payment reference, this may result in a delay in allocating the funds to your account and could, in turn, delay any pending orders.

2. Budget Accounts – Property Owners

If you **own the property** where the oil is delivered, you may be eligible to apply for an Oil 4 Wales Budget Account.

The following conditions apply:

- A minimum payment of **£100 per month** is required.
- You will need to pay for your **first two oil orders in full** before a budget account can be considered.
- We will carry out a **low-level credit check** as part of the application process.
- You will need to complete the Budget Account Application form in full in order for your application to be considered

Providing the requested information does not guarantee that a Budget Account will be approved.

3. Direct Debit

If the required checks are satisfactory, Oil 4 Wales will send you a **Direct Debit mandate** to complete and return.

Your monthly payment will be agreed based on your expected oil usage and account requirements.

Budget Account arrangements are **subject to regular review**. If your oil usage increases or your account balance is not sufficient to cover your expected requirements, Oil 4 Wales may increase the required monthly payment.

You will be notified before any change to your regular payment is made by your preferred method of contact.

Oil 4 Wales reserves the right to cancel the Direct Debit instruction in the event of **three consecutive failed payments**.

In this event, your Budget Account will be cancelled and any **remaining balance owing must be paid in full within 7 days to avoid further action**.

4. Use of Budget Account Funds

Payments made into your Budget Account are intended to contribute towards future oil purchases.

Your available balance may be used against eligible oil orders placed with Oil 4 Wales.

Customers should ensure that sufficient funds are available to cover the cost of an order before placing it. If there are insufficient funds on the account, deliveries may be refused.

5. Account Reviews

Oil 4 Wales may periodically review your account, including your payment history, account balance and oil usage.

Where necessary, we may contact you to discuss changes to your monthly payment or other arrangements to ensure that your account remains suitable for your level of usage.

6. Changes to Your Circumstances

You should notify Oil 4 Wales if there is a significant change to your circumstances, including a change of address or property ownership.

Failure to provide accurate or up-to-date information may affect your eligibility for a Budget Account.

You can request a refund at any time.

7. Acceptance

By applying for or using an Oil 4 Wales Budget or Standing Order Account, you confirm that the information you provide is accurate and that you understand and agree to these Terms & Conditions.