

TERMS & CONDITIONS

1. DEFINITIONS

Society means Chelmsford Star Co-operative Society Ltd, 220 Moulsham Street, Chelmsford CM2 0LS and its successors and assignees. The Society web address is www.chelmsfordstar.coop

Starcard means a Chelmsford Star Co-operative Society Ltd Starcard currently issued to a member (principal cardholder) or secondary cardholder in pursuance of this agreement.

Member means a shareholder of Chelmsford Star Co-operative Society Ltd.

Principal Cardholder means a person to whom a Starcard (the Principal Starcard) is issued to be used in respect of their own qualifying purchases.

Secondary Cardholder means a person to whom a Secondary Starcard is issued to be used in respect of their own qualifying purchases.

Secondary Starcard refers to a Starcard issued to a Secondary Cardholder to be used to accumulate Member Rewards on behalf of the Principal Cardholder.

Qualifying Purchase means the acquisition of goods or services from a participating department or concession or other party duly authorised by the Society, when the Starcard is presented at the time of purchase.

Member Reward(s) means the sterling value credited to the Starcard as spending power to be used by the Principal Cardholder.

Each Principal Starcard can have up to four Secondary Starcards linked to it, facilitating up to five persons' accumulating Member Rewards on the Principal Cardholder's account, for the benefit of the Principal Cardholder.

PIN means the Personal Identification Number issued with the Starcard to be used by the Principal Cardholder to redeem value from or obtain other benefits associated with the Starcard scheme, being due only to the Principal Cardholder.

2. OPERATION OF THE CHELMSFORD STARCARD 500 CLUB SCHEME

The scheme rewards members in respect of the cardholder's own qualifying purchases and qualifying purchases made using the secondary card(s). As Members' Rewards are earned, their value will accumulate on the Principal Cardholder's Starcard until the Principal Cardholder chooses to use all or part of the accumulated Member Reward value. To use all or part of the Reward value, the Principal Cardholder will elect to reduce the payment otherwise due for future purchases of goods or services from participating departments of the Society.

3. MEMBERSHIP

Participation in the Chelmsford Starcard 500 Club Scheme is open to Principal Cardholders who must be Members of the Society, with a minimum share capital holding of £500.

All Principal Cardholders must allocate a 'Home' Store which will generally be the store they use most frequently. A 'Home' store is needed for administrative purposes and may be changed by the Principal Cardholder contacting Customer Services.

Starcard Capital must be maintained for a minimum of five years.

Additional payments to upgrade from £1 Membership to 500 Club Membership will automatically commence a new five year period for the whole balance.

4. 500 CLUB

Membership of the 500 Club is at the discretion of the Society. Share Capital must be subscribed by adding an additional £499 to an existing £1 account or by paying £500 to open a new 500 Club account. This holding must then be maintained for five years.

Members may attain 500 Club membership via the subscription (by bankers standing order) of no more than 12 monthly instalments of no less than £41.66 each, whereby a total shareholding of £500 is amassed within 12 months. The 5-year period will commence from the date of receipt of the final payment (i.e. the achievement of a £500 balance). Under this arrangement members are entitled to accumulate 500 Club Rewards and otherwise benefit from 500 Club membership from the date of the first instalment, (except No Deposit) but accumulated Rewards and No Deposit facility will only be accessible once the final instalment has been received by the Society.

5. RATES OF REWARD

Rates of Reward are publicised by the Society via leaflets available from Society outlets and on its website. The Society reserves the right to review and alter Rates of Reward at its discretion and undertakes to notify members by announcements prominently displayed in Society trading premises and on the website. Details of additional benefits are available on request from the Society and on the Society's website.

6. OWNERSHIP OF THE STARCARD

Each Starcard issued will remain the property of the Society and must be returned to the Society on withdrawal of any capital balance. Should the Cardholder become deceased then the capital will be returned upon receipt of the Starcard. The Society may at its discretion waive the 5-year period in respect of 500 Club members.

7. LOST OR STOLEN STARCARDS

Any Starcard lost or stolen should immediately be notified by telephone and in writing to the Society at Customer Services, 220 Moulsham Street, Chelmsford, CM2 0LS (Telephone: 01245 216900).

The Society will use its best endeavours to prevent the loss of any Cardholder benefit through any cause, but will accept no responsibility for any loss which may occur if the Starcard is not signed by the Cardholder at the time of issue, the PIN is allowed to be known to any persons other than the Cardholder, the Starcard is loaned to any person, or the Starcard is not held securely and separate from any notice of the PIN.

8. SECONDARY CARDHOLDERS

A Secondary Starcard may be issued to the Principal Cardholder's spouse/partner and dependant children under 18 years of age. Secondary Starcards will accumulate Rewards earned from their own transactions,

which must then be transferred, by Customer Services to the Principal Starcard for use. Secondary Starcards have limited functionality and do not carry Member Voting Rights.

It is the society's intention to upgrade the 500 Club systems to automatically transfer accumulated Rewards from Secondary Starcards to Principal Starcards quarterly at the end of the months of April, July, October and January, but until this upgrade is operational, the above non-automated procedure will apply.

9. MEMBER REWARDS

Rewards will be added to Starcards by participating departments of the Society on production of the Starcard at the time of purchase. Participating Departments include:

- 'the co-operative' and 'Co-op Local' food stores operated by Chelmsford Star Co-operative Society Ltd, and Altogether Fresher convenience stores,
- 'quadrant' department stores,
- Travel Centres operated by Chelmsford Star Co-operative Society Ltd and
- Chelmsford Star Co-operative Funeral Services funeral homes.

The sale of Lottery tickets, Paypoint, postage stamps and cigarettes and tobacco products are excluded from the definition of 'Qualifying Purchases'. Certain in-store concessions are also excluded - Ask in-store for details.

In the event that a Starcard is not presented at the time of a Qualifying Purchase, Member Rewards can be added to Starcards retrospectively up to 14 days after purchase, normally at the store of purchase, but exceptionally by Customer Services at 'quadrant' Chelmsford.

Rewards may be redeemed by the Principal Cardholder presenting the Principal Starcard and utilising the PIN.

Rewards may be utilised in any of the Participating Departments referred to above. Rewards spent will not earn further Member Rewards.

Member Rewards can only be utilised for the purchase of goods or services from Chelmsford Star Co-operative Society Ltd.

10. ENQUIRY FACILITIES and CHANGE OF NAME or ADDRESS

Members may ascertain balance on their Share Capital accounts by contacting Customer Services on 01245 216900.

It is important that changes of name or address are notified immediately to:

Customer Services, Chelmsford Star Co-operative Society Ltd, 220 Moulsham Street, Chelmsford CM2 0LS.

11. DEMOCRATIC VOTING ARRANGEMENTS

£1 membership and 500 Club accounts will be maintained on Starcards.

Starcards may be used to cast votes from time to time in the conduct of the affairs of the Chelmsford Star Co-operative Society Ltd.

In accordance with Society rules, members need to have held membership of the Society for six calendar months before voting rights are given. Secondary Starcards confer no voting rights on the holder, the Principal Starcard holder being the member.

12. PIN (PERSONAL IDENTIFICATION NUMBER)

The Society's computer system will automatically allocate a PIN for each Principal Starcard and this number will be advised to Cardholders in confidence. Cardholders may select a preferred PIN (subject to certain limitations) at any time by presenting the Starcard at Customer Services at the 'quadrant' Department Store, Chelmsford, or at any Society point of sale till. Before a PIN can be changed, Cardholders will be required to produce additional identification to the Society's satisfaction.

For the protection of Cardholder funds, employees of Chelmsford Star Co-operative Society Ltd will be instructed to retain Starcards, if there is any suspicion that the Starcard (or Secondary Starcard) is in the possession of a person other than the Cardholder (or Secondary Cardholder). Whilst recognising this may create some inconvenience from time to time, Cardholders are requested to co-operate with this arrangement.

13. SOCIETY'S RIGHTS

The Society may at its discretion at any time:-

- Vary any of these Terms and Conditions
- Cancel any Starcard or Secondary Starcard
- Terminate the Chelmsford Star 500 Club scheme upon giving notice in writing to the Cardholder and/or Secondary Cardholder, or by notices displayed at the Society's Registered Office and all other participating places of business, or by advertisement in one or more newspapers circulating in the trading area of the Society.

14. FORFEITURE OF REWARDS

Members' Rewards may be utilised for the payment (or part payment) of goods purchased from the Society at any time within two years of the last Qualifying Purchase, but any Rewards that have not been redeemed will then be cancelled and forfeited to the Society without notice.

15. ACCEPTANCE OF TERMS AND CONDITIONS

Use of the Starcard (or Secondary Starcard) by the Cardholder (or Secondary Cardholder) will be taken to indicate acceptance of the Terms and Conditions. Any abuse of these Terms and Conditions may result in cancellation of the Starcard facilities and the loss of any benefits accumulated thereon. The Society reserves the right to seek compensation from any Cardholder for losses incurred resulting from acts (deliberate or otherwise) of the Cardholder.

Starcard 500 Club membership application form

Simply complete applicable sections, then detach along perforated line, moisten where indicated and fold down to seal.

Tick to identify what you are applying for...

**Starcard 500 Club
NEW MEMBER**

**Starcard £1 to £500
UPGRADE**

(Applies to existing members only).

Please quote card number

Please tick this box if you would be interested in paying by monthly instalment option.

**12 monthly instalment
OPTION**

Please refer to terms and conditions number 4 for more details.

Title (Mr/Mrs/Miss/Ms) _____

Forename _____

Surname _____

Address _____

Postcode _____

Tel. _____

Date of Birth _____

(Required for security reasons)

Email _____

Please nominate your nearest/preferred Chelmsford Star Co-op Store which will become your 'home store' (To find your nearest store, visit www.chelmsfordstar.coop)

Street _____

Town _____

Please read carefully and sign below.

Membership

I, the undersigned, hereby apply for membership of Chelmsford Star Co-operative Society Ltd., in respect of which I agree to maintain the required share capital holding throughout my membership (minimum of £1 as an ordinary member and £500 as a 500 Club member) and otherwise agree to be bound by the Rules of the society as amended from time to time. Applicants must be a minimum age of 16.

**Starcard 500 Club
NEW MEMBER**

(tick only if applicable)

I, the undersigned, hereby apply to be issued with a Chelmsford Starcard in respect of which I agree to maintain in my Starcard Capital Account the sum of £500 as a minimum balance for a period of not less than five years, during which time I agree to use the Starcard 500 Club subject to the terms and conditions shown opposite.

**Starcard £1 to £500
UPGRADE**

(tick only if applicable)

I wish to increase the balance of my Starcard capital to £500 to secure additional benefits under the scheme, thereby activating a new five year term with an agreed minimum balance of £500 in my account.

Signature: _____

Date: _____

Data collected by the Society from the use of your Starcard may be issued or made available for use by the society for shopper profiling or other marketing purposes. If you do not wish your details to be used, please tick here.

How would you like to pay?

Cheque (Please post cheque together with this application to the registered address shown overleaf.

Mastercard Visa

Maestro Amex

Card Number _____

Start date ____ / ____ / ____ Expiry date ____ / ____ / ____

Issue no. (if applicable) _____

Name as shown on card _____

FOLD

MOISTEN HERE

MOISTEN HERE

FOLD

MOISTEN HERE