



**Terms and conditions.**

**Note: This does not form part of the Direct Debit Instruction.**

**Current Instalment charges:**

**Annual Direct Debit**

**0%**

This will normally be debited on the **23rd** of the month following renewal.

**Quarterly Direct Debit**

**7% 16.1% APR**

This will normally be debited each quarter month as follows:  
January 23rd  
April 23rd  
July 23rd  
October 23rd

**Monthly Direct Debit**

**7% 16.1% APR**

This will normally be debited on the **23rd day of each** month and the same day there after on subsequent months.

**Where the debit day is a non banking day, the payment will be collected on the first working day AFTER the due date.**

**Please note: By agreeing to pay your subscription fees by instalment you are agreeing to the continuation of your membership for a full twelve month period.**

<b>Group</b>	<b>Total</b>	<b>Charge for Instalments</b>	<b>Total including charges</b>	<b>Monthly Instalment</b>	<b>Quarterly Instalment</b>
A	£363.68	£25.45	£389.13	£32.42	£97.28
B	£414.13	£28.98	£443.11	£36.92	£110.77
C	£483.19	£33.82	£517.01	£43.08	£129.25
D	£538.04	£37.66	£575.70	£47.97	£143.92
E	£538.04	£37.66	£575.70	£47.97	£143.92
A/E	£363.68	£25.45	£389.13	£32.42	£97.28
F	£363.68	£25.45	£389.13	£32.42	£97.28
G	£375.00	£26.25	£401.25	£33.43	£100.31
H	£363.68	£25.45	£389.13	£32.42	£97.28
I	£363.68	£25.45	£389.13	£32.42	£97.28
J	£1067.32	£74.71	£1142.03	£95.16	£285.50

Where rounding results in a small variation it will be corrected as part of the final instalment.

**IMPORTANT: If you change banks or decide to cancel your direct debit, PLEASE contact the Association in advance to make arrangements to settle your account by another means.**

**Subscription rates correct at 1st July 2007 E&OE**