



## Pitch Fees: A Spread Payment Facility



As Associate Members of the BH&HPA, Premium Credit is the market leader in providing parks with a payment solution that enables park home owners to spread the cost of pitch fees, while park operators receive the fees in full at the start of the season.

Premium Credit's facility provides BH&HPA members with the following benefits:

- ◆ **Payment flexibility** – enables park home owners to spread the cost of annual pitch fees, helping you to retain park home owners
- ◆ **Reduced transaction fees** - all BH&HPA members can offer a discounted transaction fee to park home owners
- ◆ **Information at your fingertips** - online services enable you to transact business, track client account records and view management information 24-7
- ◆ **Additional income** - an opportunity to earn finance commission

### Set-up & eligibility

To apply, we require:

- ◆ Completion of an Intermediary Application Form
- ◆ Two signed copies of our Trading Agreement
- ◆ A copy of your most recent accounts

Your park will also need a Consumer Credit Licence and will be subject to approval by Premium Credit. For further details, please speak to one of our Business Managers.

### How does it work?

The park home owner completes a simple application form including a signed Direct Debit Instruction. The park operator can choose:

- ◆ when the payments should commence
- ◆ the duration of the collection period

The signed form is then returned to your park for authorisation and onward transmission to Premium Credit.

### Transaction Fee

For information on our transaction fee, please speak to a Premium Credit Business Manager.

## Testimonials

*"We have used our released funds to carry out works to upgrade the park's facilities. This injection of cash has been brilliant as before we would have had to stagger the alterations. Our new facilities look fantastic and will help us stay competitive."*

*Over one third of our caravan owners now use the spread payment facility, Leisure Credit. It's so transparent that all our owners feel confident and comfortable using this service. We have become much more competitive as we are offering credit at a time when it is coming at a premium."*  
**(Keith Campbell – Drimsynie Estate Limited, Argyll)**

*"The Premium Credit facility is so simple to operate and gives an added service to caravan owners at no extra cost to us."*  
**(Linda Sullivan – Two Chimneys Caravan & Camping Park, Kent)**

*"The Premium Credit facility has enabled us to offer a much sought after Direct Debit facility for site holders on our two caravan parks to pay their pitch fees. The operation and administration is straight forward and the staff friendly and helpful. We have no regrets about offering this scheme."*  
**(Victor Freeman – Coleraine Borough Council, Coleraine)**

*"We have found that offering Premium Credit at Unity Farm Holiday Centre Ltd. has benefited both our Park and our customers. We receive full funding up front and our customers are able to spread the cost of their pitch fees by easy Direct Debit instalments. It increased cash flow all round and we would recommend this spread payment facility to other organisations."*  
**(Hannah Desmond – Unity Farm Holiday Centre Limited, Somerset )**

*"The Premium Credit facility was easy to set up and has allowed us to offer our holiday home owners more flexibility for payments - something that is appreciated in today's climate!"*  
**(James Lapage - Hoburne Ltd, Nationwide)**

## About Premium Credit

Premium Credit has been an Associate Member of the BH&HPA since 2009.

Premium Credit is the market leader in providing parks with a payment solution that enables park home owners to spread the cost of pitch fees, while park operators receive the fees up front and in full. Premium Credit has 1.7 million customers and in 2010 achieved gross advances of £3 billion and processed 17 million Direct Debits.

**[www.premiumcredit.co.uk/finance.html](http://www.premiumcredit.co.uk/finance.html)**  
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