H&T CARAVAN DAMP REPAIR SPECIALISTS

PAYMENT POLICY AND TERMS OF PAYMENT

Accepted Payment Methods

We accept payment by:

- BACS bank transfer
- Debit/Credit Card
- Cash

Please note that our card payment system does not accept payments over the telephone. Where required, a secure payment link can be issued for remote card payments.

Payment Due Date

Unless otherwise agreed in writing, full payment is due on the date of invoice, completion of service, or completion of repair, whichever occurs first.

Ownership of any goods, parts or materials supplied remains with H&T Caravan Damp Repair Specialists until full payment has been received.

Late Payments

Any invoice that remains unpaid after 7 calendar days from the invoice date may incur a **10% late payment administration fee**, which will be added to the outstanding balance.

If payment remains outstanding **48 hours after notification of the late payment fee**, we reserve the right to take further action to recover the debt, including but not limited to:

- Suspension of any ongoing or future work
- Referral to a debt recovery agency
- Commencement of legal proceedings through the County Court or Small Claims Court
- Recovery of any additional costs, fees, interest, or changes permitted by law

Refund Policy

Where a refund has been approved, funds will be processed through our banking system as soon as reasonably practicable.

Please allow **7-10 working days** from the date the refund is processed for the funds to appear in your account. Processing times may vary depending on your bank or card provider.

Non-Payment

Failure to make payment in accordance with these terms may result in the withdrawl of warranties, refusal of future bookings and the pursuit of debt recovery procedures.

By accepting an estimate, quote, booking a service or instructing us to carry out work, you agree to these payment terms.

Special Orders and High-Value Items

For special order parts, bespoke materials, made to measure products and other high-value items, full payment may be required before the ordeer is placed with our supplier.

As a small family-run business, we are unable to financially fund significant purchases on behalf of the customers while awaiting payment. Requiring payment in advance helps us manage cash flow responsibly and prevents situations where materials or products have been purchased but remain unpaid for by the customer.

Any estimated lead times provided for special orders will commence only once cleared funds have been received.

Orders placed for bespoke, made to order, or specially sourced items may be non-refundable once the order has been submitted to the supplier, except where required by law.