

Phoenix Gold Club

Terms and Conditions of the scheme

1. About Phoenix Gold Club Membership

We welcome applications from Phoenix Tenants and Leaseholders to become Shareholding Members of Phoenix Community Housing. Any person aged 16 years or over, who agrees to abide by the Rules of the Association and is registered as a tenant or leaseholder is eligible to become a shareholding member. This is subject to the final approval of the Board. As a shareholding member of Phoenix Community Housing, you will automatically become a member of the Phoenix Gold Club. If you want to opt out of Phoenix Gold Club membership, you can write to the Membership Administrator at Phoenix Community Housing, The Green Man, 355 Bromley Road, London, SE6 2RP (“the Association”), or email membership@phoenixch.org.uk.

By being a member of the Phoenix Gold Club, (a ‘Gold member’), you agree to accept our terms and conditions and rules of The Phoenix Gold Club.

1.1 Membership card details

As an individual member of The Phoenix Gold Club, you will receive a Phoenix Gold membership card.

1.2 Ownership of the card

The Phoenix Gold membership card is issued by and remains the property of Phoenix Community Housing. Your card is evidence of your membership and you may be required to produce this in certain circumstances.

The membership card is not a credit card, cheque guarantee card, debit card or a savings account.

1.3 About Phoenix Gold Club Membership

Phoenix Community Housing makes Phoenix Gold Club membership available to all its shareholding tenants and leaseholders. Membership is on a household basis – one Phoenix Gold Club membership reward account per household. Rewards for points earned as part of the Phoenix Gold Club will be made on a household basis, even if there is more than one Phoenix Gold Club member in the household.

1.4 Change in personal details

If you move address or change your name please contact the Membership Administrator Phoenix Community Housing, The Green Man, 355 Bromley Road, London, SE6 2RP or email membership@phoenixch.org.uk Please quote your name and postcode to help us to find your records. You may be asked to register or confirm some security questions.

If you change your name please enclose a copy of the relevant documentation i.e. marriage certificate, change of name deed.

1.5 Card Usage

The member named on the front of the Phoenix Gold Club card must sign the card. It can only be used by and for the benefit of the members named on the front of the card. You must not use it as a club, charity, trust, sole trader, partnership, company or other kind of business card.

If you would like your individual rewards from the Phoenix Gold Club scheme to be paid to a community group or charity please contact the Membership Administrator Phoenix Community Housing, The Green Man, 355 Bromley Road, London, SE6 2RP, or email membership@phoenixch.org.uk.

We do not have to accept that anyone apart from the named member has any right or interest in the points earned by your membership of the Phoenix Gold Club. (For example if you are dealing with Phoenix Community Housing for someone else.)

You may not transfer any of your rights or duties under this scheme.

The card must not be used by anyone other than the Phoenix Gold Club member as evidence of a right to exercise democratic rights.

1.6 Changes to the Phoenix Gold Club

The Board of Phoenix Community Housing can change the conditions of the Phoenix Gold Club at any time without giving you notice and at our discretion.

2. Earning Gold Club Reward Points

2.1 Membership of the scheme

Membership of the Phoenix Gold Club entitles you to:

- Rewards if you keep to certain key agreements.
- Annual share of savings created by the scheme.

2.2 Earning Reward Points

To earn Phoenix Gold Club Reward points you must make and keep certain key agreements with Phoenix Community Housing. These are summarised below and on the application form and are detailed in full on our website at <http://www.phoenixch.org.uk/community>

To benefit from the gold rewards, tenants and residents will still have to qualify by meeting certain criteria:

2.2.1 The Scheme and Benefits will be open to all “Phoenix Shareholding Tenant Members”: tenants occupying properties under tenancies from the Association who have paid their rent on time, including any agreement to clear rent arrears, and complied with the terms of their tenancy agreement for 52 consecutive weeks preceding each benefit made under the scheme (“Members”). No additional purchase or payment is necessary.

2.2.2 The Scheme and Benefits will be open to all “Phoenix Shareholding Leaseholder Members”: leaseholders occupying properties under leases from the Association who have paid their service charges on time, including any agreement to clear service charge arrears, and complied with the terms of their lease for 52 consecutive weeks preceding each benefit made under the scheme (“Members”). No additional purchase or payment is necessary.

2.2.3 The default position is that all Shareholding Members shall automatically be entitled to benefits under the Scheme and be entered into Prize Draws. Any Members who do not wish to be entered would contact the Membership Administrator Phoenix Community Housing, The Green Man, 355 Bromley Road, London, SE6 2RP, or email membership@phoenixch.org.uk .

2.3 Current Rewards for Gold Members

The current gold membership benefits are summarised on the Application Form. Benefits are continually being improved. For further details please visit <http://www.phoenixch.org.uk/community>

2.4 Registering points on your Phoenix Gold Club Membership

Phoenix Community Housing will award points to members of its Gold Club for making and keeping to certain key agreements with Phoenix. Points will have a nominal value of 1p but may be varied at the discretion of the Phoenix Community Housing Board. The allocation of points will be administered by Phoenix, using our housing management system.

If you disagree with the amount of Phoenix Gold Club points on your statement you should contact the Membership Administrator Phoenix Community Housing, The Green Man, 355 Bromley Road, London, SE6 2RP, or email membership@phoenixch.org.uk.

2.5 The core agreement

The core agreement is that to earn **any** points from the Phoenix Gold Club, in any 12 month period from becoming a Phoenix Gold Club Member, you must make and keep the above agreements with Phoenix Community Housing. The 12-month period runs from 1st July to 30th June, with Phoenix Reward points being paid out in December. For those joining in between these dates, Phoenix Rewards will be calculated on a pro-rata basis for the first year of membership. So, for example if you join the Gold Club in December, you will be entitled to 50% of 12-month's Rewards until reaching the 30 June of your first year of membership.

3. Payment Calculation

Once a year Phoenix Community Housing will calculate the points you have accumulated through your membership of the Phoenix Gold Club. The points you earn through membership of the Phoenix Gold Club will be converted into a reward value based on the formula described at Section 2 above and detailed at <http://www.phoenixch.org.uk/community> Rewards will be paid to Gold Club Members in the form of High Street Shopping vouchers.

Community Housing, The Green Man, 355 Bromley Road, London, SE6 2RP or email membership@phoenixch.org.uk.

We will only pay you if you are a member of The Phoenix Gold Club at the time of payment and we have recorded evidence of qualifying activity as outlined at Section 2 above.

4. Qualifying for and getting your rewards

Your Phoenix Gold Club payment is dependent on the value of the points you have earned as described at Section 2 above.

Payment will be made in the form of High Street shopping vouchers, in all cases, you must have remained a member up to the date of issue of this payment.

You will be notified of your reward calculation and how you will receive your rewards.

If you would like further help in understanding the Reward qualifying and collection processes, or to query your payment, please contact the Membership Administrator Phoenix Community Housing, The Green Man, 355 Bromley Road, London, SE6 2RP or email membership@phoenixch.org.uk. Please note you may be asked to register or confirm existing security questions.

In all cases, you must have remained a member up to the date of payment. Claims and disputes will only be accepted for 6 months after the date of issue of the payment and you must contact Phoenix Community Housing directly for any query about a payment arising out of your membership of the Phoenix Gold Club.

5. About Vouchers

5.1 Spending your vouchers

The vouchers can be used at a wide range of high street shops. For details, please see www.highstreetvouchers.com

5.2 Lost or stolen cards

If your card is lost or have been stolen you must tell us immediately. You can do this by phone on 0800 0285 700 or by email at membership@phoenixch.org.uk. You will need to answer a few security questions.

If you are asked to provide evidence, you must write and provide this evidence to: Membership Administrator Phoenix Community Housing, The Green Man, 355 Bromley Road, London, SE6 2RP, or email membership@phoenixch.org.uk

5.3 Power of Attorney

If you are no longer able to look after your own affairs you can appoint a power of attorney to operate your card. The power of attorney will be able to request to receive any outstanding share of profits to be paid to you but they will not have any other power such as voting or participating in any democratic activity.

6. Cancelling your membership

6.1 How to cancel your membership

You may cancel your Phoenix Gold Club membership, by contacting the Membership Administrator Phoenix Community Housing, The Green Man, 355 Bromley Road, London, SE6 2RP or email membership@phoenixch.org.uk.

If you cancel your Phoenix Shareholding membership, you automatically cancel your Phoenix Gold Club membership.

6.2 If we cancel your membership

We value your Phoenix Gold Club membership, however, we reserve the right to cancel your membership if you do not keep to the core agreements and activities outlined at Section 2 above for a period of two years. We will write to you at your last known address and give you two months notice of any intention to cancel. During this time you may provide evidence of why you think your Phoenix Gold Club membership should not be cancelled and we will reconsider our decision to cancel.

There may be other circumstances where Phoenix Community Housing believes it is inappropriate for an individual to remain in Gold Club membership/be a member. We reserve the right to cancel an individual's Gold Club membership in such circumstances, although we will always communicate the reasons to the member.

6.3 Repayment of your points

In the event of your membership being cancelled for any reasons outlined in 6.2, any unpaid declared Phoenix Gold Club membership points will be paid to you as described above.

However, Phoenix Community Housing reserves the right to use such money to offset any debts a Gold Club member may have with us. In the event of the death of a member, payments shall be made to the personal representatives, if none of the above conditions apply.

7. Data protection

7.1 Our responsibilities to you

The information you provide will be stored securely and treated in accordance with our Data Protection Policy and Privacy Notice (available on our website and by request), the General Data Protection Regulation and any succeeding acts.

We will use the information we hold about you to check you are eligible to be a Gold Member and to calculate your membership rewards. We will share relevant personal data such as your name and address with external companies who will process your data for the purposes of issuing your membership card and your annual rewards vouchers. Your information will be transferred securely and treated in accordance with our Data Protection Policy.

We will use the information you provide when you join the Gold Club to:

- process your membership
- issue any membership rewards vouchers
- provide updates about Gold Club rewards and opportunities
- update our housing management database
- complete research on membership.

Once you are no longer a member, we will delete the personal data related to your membership within six months and we will retain information required for accounting records for six years.

We may monitor or record telephone calls and or emails for security reasons and to improve the quality of our service to you and to investigate any complaints.

When you contact us about Phoenix Gold membership we may ask you to register security information to help protect your account. If you choose not to register this information you will not be able to manage your account over the phone or online.

Please note that we will disclose personal information to fraud prevention and other agencies to help prevent crime or where we suspect fraud.

7.2 When can we tell someone else about your Phoenix Gold Club account?

We may give details of your account or your name and address to any one else if:

- The law says we must
- We have a public duty to do so
- It is necessary to protect our interests; or
- You ask us to give the details to someone else or agree we can give them to someone else

If you would like more information regarding our approach to data protection at Phoenix Community Housing and your rights, you can view our Data Protection Policy on our website at www.phoenixch.org.uk or call 0800 0285 700.

8. Contacting us about your Phoenix Gold Club Membership

We will accept instructions and queries from you by letter, email, or by telephone. Providing:

The cardholder signs the letter.

You complete our telephone security questions.

Any information you send to us in writing or electronically will be held by us for 36 months, and then will be securely destroyed.