Tom's Auto Vehicle Care Plan Terms and Conditions

1. About the Tom's Autos Vehicle Care Plan

The Tom's Autos Vehicle Care Plan is a voluntary pre-payment account that allows customers to put money aside towards future vehicle costs at Tom's Autos.

Payments made into the account are recorded as credit against the customer's account and may be used towards eligible work carried out by Tom's Autos.

The Autos Vehicle Care Plan is designed to help customers budget for vehicle maintenance and repairs. It is not insurance, a warranty, a finance product, or a service contract.

2. Who operates the programme

The Tom's Auto Care Account is operated by:

Tom's Auto Services 2007 Ltd
Trading as **Tom's Autos**
69 Dixon Street, Masterton
Phone: 063787351
Email: info@tomsautos.co.nz

3. How payments work

Customers choose the amount they would like to contribute and how often they would like to pay.

Payments are made by automatic payment into Tom's Autos' nominated bank account.

Customers must use their surname and vehicle registration as the payment reference so payments can be correctly matched to their account.

Example reference: **SMITH/A ABC123**

Tom's Autos is not responsible for delays in allocating payments where the payment reference is missing, incorrect, or unclear.

4. Account credit

Payments received will be recorded as credit on the customer's account.

Account credit can be used towards eligible work carried out by Tom's Autos, including but not limited to:

- Vehicle servicing
- WOF repairs
- Tyres
- Batteries
- Diagnostics
- Wheel alignments
- Brake repairs
- Suspension repairs
- EV and hybrid servicing
- General repairs and maintenance

Account credit cannot be used for work carried out by another business.

5. Approval before work is carried out

Having credit available on an Vehicle Care Plan account does not mean Tom's Autos will carry out work without approval.

Tom's Autos will still contact the customer and seek approval before carrying out work, except where the customer has already given clear prior approval.

The customer remains responsible for approving repairs, maintenance, parts, labour, and any other charges before work proceeds.

6. If the account balance does not cover the full invoice

If the account credit is less than the total invoice amount, the customer must pay the remaining balance by another accepted payment method.

Tom's Autos may apply available vehicle care plan credit towards the invoice and request payment of the remaining amount before the vehicle is released.

7. Refunds and cancellations

Customers may stop contributing to their Vehicle Care Plan at any time.

Customers may request a refund of unused account credit by contacting Tom's Autos.

Refunds will usually be paid back to the customer's nominated New Zealand bank account within a reasonable timeframe once the request has been processed and the customer's identity and account balance have been confirmed.

Refunds will not be paid in cash.

Tom's Autos may ask for proof of identity or bank account ownership before processing a refund.

Any refund will be limited to the unused credit balance recorded against the customer's account.

8. No interest

No interest is paid on Vehicle Care Plan balances.

Account credit is not an investment, savings account, finance product, or interest-bearing account.

9. No guarantee against future costs

The Vehicle Care Plan helps customers put money aside for vehicle costs, but it does not cover, reduce, cap, or guarantee the cost of future work.

Vehicle repair and maintenance costs will depend on the condition of the vehicle, the work required, parts pricing, labour time, and any other relevant factors.

Tom's Autos will provide estimates or pricing information where appropriate before work is carried out.

10. Not insurance, warranty, or mechanical cover

The Auto Care Account is not:

- Insurance
- A mechanical warranty
- A service plan
- A repair guarantee
- A finance product
- A roadside assistance product
- A promise that future repairs will be covered

Customers remain responsible for the full cost of any approved work carried out on their vehicle, less any available account credit applied.

11. Complimentary 10-point safety inspection

Active Vehicle Care Plan customers may be eligible for one complimentary 10-point safety inspection each year.

To be eligible, the customer must:

- Have an active Auto Care Account;
- Have contributed for at least 3 months; and
- Have contributed at least $150 in total.

The complimentary inspection is limited to one per customer per year, unless Tom's Autos agrees otherwise.

The 10-point safety inspection is a basic visual safety check. It is not a WOF inspection, full service, diagnostic assessment, pre-purchase inspection, or guarantee that the vehicle is safe, roadworthy, or fault-free.

If the inspection identifies any concerns, Tom's Autos may recommend further inspection, diagnosis, servicing, or repairs. Any additional work will be quoted or discussed with the customer before proceeding.

12. Transfer of account credit

Vehicle Care Plan credit is linked to the customer account.

Credit may be used for more than one vehicle owned or managed by the same customer, at Tom's Autos' discretion.

Account credit cannot be transferred to another person without approval from Tom's Autos.

13. Expiry of account credit

Vehicle Care Plan credit does not expire while the programme remains active and the customer can be contacted.

If Tom's Autos changes or ends the Vehicle Care Plan programme, unused customer credit will still be honoured or refunded.

If an account becomes inactive for a long period and Tom's Autos is unable to contact the customer, Tom's Autos will make reasonable efforts to contact the customer using the contact details provided.

14. Customer contact details

Customers are responsible for keeping their contact details up to date.

Tom's Autos may contact customers about:

- Their Vehicle Care Plan;
- Payment references or missing payment information;
- Account balances;
- Refund requests;
- Vehicle reminders;
- Eligibility for the annual safety inspection;
- Work recommended or required on their vehicle.

15. Privacy

Tom's Autos will collect and use customer information for the purpose of setting up, managing, and administering the Vehicle Care Plan.

This may include the customer's name, contact details, vehicle details, payment information, account balance, service history, and related notes.

Customer information will be handled in accordance with Tom's Autos' usual privacy practices and will not be sold to third parties.

16. Errors or incorrect payments

If a payment is made with incorrect details, the customer should contact Tom's Autos as soon as possible.

If Tom's Autos identifies an incorrect payment, duplicate payment, or payment allocation error, it may correct the account balance and contact the customer if required.

Tom's Autos may reverse or adjust account credits where a bank payment is reversed, dishonoured, paid in error, or incorrectly allocated.

17. Changes to the programme

Tom’s Autos may update these terms or change the Vehicle Care Plan programme from time to time.

Any changes will not remove or reduce a customer’s existing unused credit balance.

If a significant change is made, Tom’s Autos will make reasonable efforts to notify active Vehicle Care Plan customers.

18. Ending the programme

Tom’s Autos may stop offering the Auto Care Account programme to new customers at any time.

If the programme is ended, existing customers will be able to use their remaining credit at Tom’s Autos or request a refund of unused credit.

19. Agreement

By signing up for the Tom’s Auto Vehicle Care Plan, the customer confirms that they have read, understood, and agreed to these terms and conditions.

The customer also confirms that they understand the Vehicle Care Plan is a pre-payment account for future work at Tom’s Autos and is not insurance, a warranty, a service contract, or a guarantee against future vehicle costs.

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