

# Application for Full Membership of UKHCA

## Completing this application form

1. Please complete the application form in full, signing the declaration and consent in section A and returning all documents requested in section D.
2. Admission to membership is subject to accurate completion of this application form and any supplementary vetting procedures that UKHCA may require.
3. If you are required to register with the statutory regulator in the country where your branch or branches operate and your registration is withdrawn, then membership of UKHCA will automatically lapse.
4. Organisations are required to seek membership for all their branches that provide homecare.
5. Current membership fees can be found at [www.ukhca.co.uk/membertypes.aspx](http://www.ukhca.co.uk/membertypes.aspx).
6. Payment can be made by cheque, or by annual direct debit (using the form provided with this application).
7. Payment by credit or debit cards can be made by calling 020 8288 5291.
8. A monthly Direct Debit scheme is also available, please call 020 8288 1552 to request a Premium Credit Monthly Instalment Plan.
9. You can also apply for membership online at [www.ukhca.co.uk/joinonline.aspx](http://www.ukhca.co.uk/joinonline.aspx).

## A. Declaration and Consent

I confirm that the details given on this application form are correct and that all branches will adhere to the UKHCA Code of Practice (available from [www.ukhca.co.uk/codeofpractice.aspx](http://www.ukhca.co.uk/codeofpractice.aspx)).

By signing the Declaration I agree to UKHCA making the name, address, telephone number, e-mail and website address of my organisation available to:

- Individuals seeking care services
- The UKHCA website
- Local Authorities, Health Authorities and similar bodies
- Independent and voluntary organisations
- Other organisations, or individuals, as the UKHCA Board shall decide.<sup>1</sup>

Print your name:

Signature:

Date:

## B. About your organisation

The main contact for this location:

Title (please tick):  Mr  Mrs  Ms  Dr

First name:

Surname:

Job title:

Organisation name:

Operating address:

Postcode:

Telephone:

Fax:

E-mail address:

Website:

Number of service providing branches:  
(If this number is more than one, please submit the above information for all branches)

## C. About your business

1. Do you provide your service (Please tick ✓)

As your sole activity?

As part of more than one activity?  
(eg. a nursing agency or care home)

2. Please tick (✓) if your organisation can supply:

Personal care, nursing care, support or domestic care

3. Please tick (✓) all the categories of staff your organisation can supply:

Qualified Nurses  Domiciliary careworkers  Support domestics

<sup>1</sup> UKHCA does not give details, other than those described above to any third party without the written permission of the member organisation.





# Annual Direct Debit Form

Please do **not** use this form for monthly direct debit applications



## Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the form in ball point pen and send it to:

UKHCA  
Group House  
52 Sutton Court Road  
Sutton  
SM1 4SL

Service User Number

6	9	1	6	9	7
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Reference (Official Use Only)

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FOR UNITED KINGDOM HOMECARE ASSOCIATION OFFICIAL USE ONLY  
This is not part of the instruction to your Bank of Building Society.

Name(s) of Account Holder(s)


Bank/Building Society account number

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Branch Sort Code

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Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Instruction to your Bank or Building Society

Please pay United Kingdom Homecare Association Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with United Kingdom Homecare Association and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)


Date

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Banks and Building Societies may not accept Direct Debit instructions from some types of account

This guarantee should be detached and retained by the Payer.

## The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank of Building Society.
- If the amounts to be paid or the payment dates change United Kingdom Homecare Association will notify you 14 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by United Kingdom Homecare Association or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

# Just some of the benefits of UKHCA membership

## Professional Representation

Relationships with national and regional Government enable UKHCA to represent the views of homecare providers with policy makers, regulators and the media.

## Free Advice and Support

UKHCA is the first point of contact for professional advice and support within the homecare sector. Our telephone helpline includes free legal and human resources advice.

## Conferences and Events

UKHCA has an extensive conference and workshop programme throughout the UK. Member organisations receive preferential rates of at least 33%.

## Information Updates

Regular e-mail alerts, mailings and access to the member-only area website keep you updated with breaking news.

## Publications and Resources

Our bi-monthly magazine, *Homecarer*, is a digest of sector information from the four nations of the UK and contains resources and information for homecare organisations and managers.

Research reports, factsheets and policy guidance documents share our knowledge of the sector and offer guidance on key practice issues, while our costing model helps providers create viable charge rates.

## Commitment to Quality

Our Code of Practice enables our member organisations to demonstrate their commitment to quality. The UKHCA logo is a recognised 'kite-mark' in the care sector.

## Training and Qualifications

UKHCA enables homecare providers to access training funds from the European Union and the UK Government.

Careworkers and managers can complete vocational qualifications and training courses through our accredited Assessment Centre that also provides qualified internal verifiers and an external verification service.

## Advertising

The public regularly use our website and helpline to find homecare providers in their area.

UKHCA members can advertise under our corporate scheme in Yellow Pages and the Thomson Local directory.

## Criminal Record Checks

The Association is a registered umbrella body enabling member organisations to undertake criminal record checks without the added burden of complex administration and security systems to satisfy applicable Codes of Practice.

## Insurance

Our recommended insurance scheme has been designed exclusively for the sector by homecare experts and is only available to UKHCA members.

## Useful Information

- More than 1,600 homecare providers are already in UKHCA membership.
- Our member organisations make a massive contribution to the homecare sector by providing 1.7 million hours of care a week to more than 116,000 people, in services valued at £1.1 billion pounds per year [February 2008].
- Only UKHCA member organisations can access our unique sector knowledge through the telephone helpline on 020 8288 5291.
- Every month more than 3,100 members of the public visit [www.ukhca.co.uk/memberlist.aspx](http://www.ukhca.co.uk/memberlist.aspx) to find homecare providers in their local area. Hundreds more request this information by phone.
- In 2008-9 we'll run almost 40 conferences and workshops throughout the UK. More information at [www.ukhca.co.uk/conferences.aspx](http://www.ukhca.co.uk/conferences.aspx).

## Pre-contractual Explanations Sheet



It is important that you read these pre-contractual explanations for the Premium Credit finance agreement carefully. You should also read the pre-contract credit information provided with the credit agreement. They explain the key features of the credit agreement to help you decide whether our product is suitable for your needs and financial situation.

### 1 What the loan is for

The credit agreement can only be used to finance membership, subscription, professional or other fees and any other amounts payable for changes to or the renewal of the membership, subscription, professional or other services arranged through your club, practice or other organisation.

### 2 Payments

The monthly minimum payment you will have to pay and the transaction fee are both shown on the next page.

If there is another transaction while there is a balance on your account, each remaining payment will be increased by adding an amount calculated by dividing the amount of the new transaction and the associated transaction fee by the number of remaining payments.

We will charge £12.50 for each payment made by any method other than by Direct Debit.

We may pay a commission to your club, practice or other organisation for introducing you to us.

### 3 Features of the credit agreement that you should be aware of

Your credit limit is the maximum amount you can borrow at any one time. We may change the limit at any time but will give you notice before doing so.

In assessing your application we will search the information a credit reference agency holds about you. The credit reference agency will add details of the search to their records whether or not the application for credit proceeds. This and other information may be used to make credit decisions about you and to undertake checks for the prevention and detection of money laundering.

We may change the transaction fee and any other fees and charges under the credit agreement at any time to take account of any changes in:

- interest rates made by the Bank of England, our funding costs or other costs in administering your account, our systems or our products and services; and to ensure our business is run prudently;
- external factors, such as interest rates, stock markets, labour costs, new technologies, other innovations or changes in general economic conditions;
- the legal or regulatory obligations which affect us; or
- the amount of commission we pay to your club, practice or other organisation for introducing you to us.

### 4 Consequences of non-payment

Failing to make a payment when it is due is a breach of the terms of the credit agreement and we will take action to recover this amount from you. It may result in cancellation of the credit agreement and any membership, subscription, professional or other services which are financed by the credit agreement.

In addition you will be charged:

- £20.00 each time a Direct Debit from your account is returned unpaid; and
- all our reasonable costs, charges and expenses (together with all legal costs recoverable against you) incurred by us enforcing our rights under the loan.

Missing payments could have severe consequences including, for example, legal proceedings being taken against you and making it more difficult to obtain credit in future. We may report non-payment to credit reference agencies and this will adversely affect your credit rating (which most lenders consult when assessing any borrowing application).

If you fail to repay what is owed we may obtain a judgment from the court. This is often called a CCJ and is likely to make it more difficult to obtain further credit.

### 5 Right of withdrawal

You have the right to withdraw from the credit agreement before the end of 14 days beginning with whichever is the later of the following:

- the day after the day on which the credit agreement is made; or if later
- the day on which you receive our terms and conditions and all required information or on which we inform you the agreement has been executed in identical terms to the copy provide to you.

To exercise this right you must you must notify us by writing to us at Operations Centre, Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB or calling 0844 736 9818.

You must pay the whole balance in full without any undue delay and no later than 30 days after notifying us you wish to withdraw from this Agreement. If you do, no interest is payable on the balance. Payment must be by debit or credit card over the phone by calling the number provided above or by cheque made payable to Premium Credit Limited sent to the Accounts Department at the address above.

If you exercise your right to withdraw from the credit agreement you will need to find alternative means to pay for the membership, subscription, professional or other services paid for by the credit agreement or there is a risk that the membership, subscription, professional or other services may be cancelled.

### 6 Get more information

If you have any questions about your credit agreement, please contact your club, practice of other organisation in the first instance.

You may also wish to take advice from an independent financial adviser, charity (for example, Citizens Advice) or not-for-profit organisation.

Premium Credit Limited, an independent finance company, is pleased to offer you a loan facility for you to spread the cost of your fees over monthly instalments. If you wish to pay by instalments please complete the form below. To use the facility you must be resident in the UK, aged 18 years or over and hold a bank or building society account which supports Direct Debit payments. Credit is subject to status. The total amount of credit will not be less than the minimum credit limit of £1,500.

Borrower:	Title	Forename	Surname
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Members Name:

Address

Postcode	Mobile Number	Date of Birth
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**Representative Example:**

Representative  % APR variable

Fee Amount  A

Transaction fee  % of A  B  
(subject to minimum charge of £15)

Total amount payable by  payments  C  
(A + B)

Monthly minimum payment (C/\_\_\_)  D

In assessing your application for credit we will search the public information that a credit reference agency holds about you. The credit reference agency will add details of the search and your application to their record about you whether or not your application proceeds. This and other information about you may be used to make credit decisions about you and undertake checks for the prevention and detection of money laundering. If your application for credit is accepted, we will send you a welcome pack detailing our full terms and conditions and commence collection of your instalments. A credit agreement will be included for you to sign and return. We may begin collecting your Direct Debits before you return your signed credit agreement to pay for any membership you are receiving. If you have any questions about your instalments, contact us on 0844 736 9818. On renewal of your fees, the club will continue to pass your details to us unless you instruct them otherwise.

<b>FOR OFFICE USE ONLY</b>											
Membership Reference											
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Scheme Renewal Date											
First Payment Date											

Premium Credit Ltd  
Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB  
Please fill in the whole form using a ball point pen:

**Name and full postal address of your Bank or Building Society**

To The Manager	Bank/building society
Address	
Postcode	

**Name(s) of account holder(s)**

**Bank/building society account number**

**Branch sort code**

Banks and building societies may not accept Direct Debit Instructions for some types of account

**Instruction to your bank or building society to pay by Direct Debit**



Service user number:  
942461

**Reference**

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**Instruction to your bank or building society**  
Please pay Premium Credit Ltd Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Premium Credit Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)
Date

This Guarantee should be detached and retained by the payer  
**THE DIRECT DEBIT GUARANTEE**



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, Premium Credit Ltd will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Premium Credit Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by Premium Credit Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - If you receive a refund you are not entitled to, you must pay it back when Premium Credit Ltd asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify Premium Credit.