ANNUAL ZONE CARD SCHEME - TERMS AND CONDITIONS

As part of the ongoing implementation and development of the Travel Plan for NHS Greater Glasgow and Clyde (“NHS GG&C”), the organisation is providing staff currently employed with NHS GG&C with the opportunity to purchase an annual zone card which they can pay for in manageable monthly/weekly instalments.

The following Terms and Conditions apply:

1. Who can apply for a loan?
   An interest free annual zone card loan will only be issued to NHS GG&C employees who meet the following criteria:
   - You must be a salaried member of NHS GG&C staff with a Payroll number, i.e. have a contract of employment issued from Human Resources;
   - You must have a contract of employment that covers the full period of the annual zone card;
   - Your annual zone card must cost no more than one tenth of your gross annual salary including any superannuable allowances.

2. The Application Process
   - Annual Zone card application forms are available from the NHS GG&C Intranet, Cash Offices at each Board site and directly from the Travel Plan Officer;
   - The completed application must be returned to the Travel Plan Officer;
   - The Travel Plan Officer will then confirm your application by sending you a letter to be presented to SPT, allowing you to purchase your annual zone card;
   - Loan repayments will only commence following the date of issue of the annual zone card;
   - SPT will invoice NHSGG&C directly;
   - Please allow up to 14 days for your application to be processed;

3. Repaying the loan
   Repayment of the NHSGG&C annual zone card loan made to you will be by direct deduction in 12 equal monthly instalments from the your salary or 52 weekly instalments if the you are paid weekly.

4. Procedures if a member of staff leaves the NHSGG&C
   If you leave NHSGG&C before the loan has been repaid the outstanding balance of the loan will immediately become repayable and will be recovered from the your final salary. If however the outstanding balance is more than the your final salary the you must repay the total outstanding balance before your last working day.
5. Procedures if a member of staff undergoes a change in circumstances
If you experience a change in personal circumstances, such that you are no longer able to use the annual zone card, or no longer wish to use it, at any time before the whole loan has been repaid, you may return, in person, the annual zone card to the Travel Planning Officer. Once the annual zone card has been returned the balance of the loan will immediately become repayable and will be recovered from your next pay. If the balance of the outstanding loan is larger than your next net salary payment, individual arrangements will be made with you for recovering the balance.

NHSGG&C will request a refund of the outstanding balance of the annual zone card from SPT.

Refunds are only available on unused complete weeks. SPT charge an administration fee of £3.00 for this service. When NHSGG&C receive the refund from SPT it will be repaid to you through the payroll.

6. Lost or Stolen Annual Zone Cards
Care of the annual zone card is your responsibility. If the card is lost or stolen you should inform the Travel Planning Officer who will approach SPT on your behalf, however SPT do not normally give a refund or a replacement for lost or stolen cards. It is therefore recommended that your annual zone card is adequately insured against loss as the outstanding balance of the NHSGG&C loan is still repayable.

7. Renewing an Annual Zone Card
An interest free loan for the annual zone card is not renewed automatically. You must submit a new loan application form to the Travel Planning Officer at least three weeks before the card expires to ensure the card is renewed in time.

8. Conditions of and Liability for Travel
You understand and agree that the conditions of, and all liability for, travel through the your use of the annual zone card (and in particular damage to property, injury, death, and every kind of financial loss resulting from such travel) are all exclusively as between you and SPT and/or any relevant transport operators and are not in any way the responsibility or liabilities of NHS GG&C or any other NHS entity.
**Declaration:**

I have read and accept the above Annual Zone Card Loan Terms and Conditions set out on this and the one preceding page.

Name (Please Print) __________________________________________

Sign __________________________________________

Date ________________