

PARK CHRISTMAS SAVERS TRUST

FREQUENTLY ASKED QUESTIONS

Where do you keep my money for me?

We hold all Park Christmas Savers' money in a trust. The Park Prepayments Protection Trust.

Why is my money held in a trust?

The purpose of a trust is to ringfence your money in an account which can only be used for the purpose for which you are saving. This is necessary by law, and you are fully protected.

Who are the Trustees?

The Trustees are Park Prepayments Trustee Company Limited, and they operate independently of Park Retail Limited. They are there solely to protect you and the Trust.

How do I know the Trust is being properly operated in accordance with the law?

We are required by the Digital Markets, Competition and Consumers Act 2024 to carry out regular audits of the Trust and the way in which we manage it.

Can you change the terms of the Trust?

Yes, with the consent of both Park Retail Limited and the Trustees. If we do this, we will upload the amended agreement and a note to explain to you what we have done and why. You can be assured; no changes will ever be made that are not in accordance with the law.

Can I get a copy of the Trust agreement?

Yes, you absolutely can. It is on this website, and you can call us on **0345 767 8933** and ask us to send you out a paper copy to your home address.