

Clause 12. 5 PDSA Pet Care Costs - Deductions from refunds if you exercise your statutory right to change your mind

If you are exercising your statutory right to change your mind and cancel PDSA Pet Care (by informing PDSA using the client cancellation form) we may deduct from any refund, the cost of the Vet Services and the Benefits which you have received at the time at which you tell of you wish to cancel.

If you cancel after you have received any Vet Services and/or Benefits, you must pay for the Vet Services and/or Benefits which have been provided up until the time you tell us that you have changed your mind. We will calculate and tell you the price payable but it will never be more than the amount of the total costs relevant to the Vet Services and Benefits which you have actually received by the time you tell us you wish to cancel. Of course, we will not take any further instalment.

We will make any refunds due to you as soon as possible. If you are exercising your statutory right to change your mind then your refund will be made within 14 days from the day on which you tell us you wish to cancel. We will also require you to return your PDSA Pet Care card to us.

The costs payable as shown in the table below:

Benefit / Vet Service	Charge	Frequency
Administration charge including PDSA helpline availability	£1.50	Per month registered on the scheme
Vet Health Consultation	£12	One off charge if used
Vaccination / Booster	£24	One of charge if used

Below are some worked examples of how the refund would be calculated.

	Months used	Months remaining	Total paid for PDSA Pet Care	Administration fee cost	Vet Health Consultation cost	Vaccine / Booster cost	Total costs	Total refund
You have paid £54 upfront and cancel PDSA Pet Care with 5 months remaining and you have used your vet health consultation and vaccination / booster	7	5	£54	7*£1.50= £10.50	£12	£24	£46.50	£7.50
You have paid £54 upfront and cancel PDSA Pet Care with 8 months remaining and you have NOT used your vet health consultation or vaccination /booster	4	8	£54	4*£1.50= £6.00	N/A	N/A	£6.00	£48.00
You have paid £4.50 per month via direct debit and cancel PDSA with 3 months remaining and have only used your vet health consultation	9	3	£40.50	9*£1.50= £13.50	£12	N/A	£25.50	£28.50