

# BAR APG Scheme Trust

Incorporated in England and Wales under the Companies Act 2006



## ADVANCED PAYMENT GUARANTEE TRUST FUND CERTIFICATE

Member Name:

Henry Speight Ltd

BAR Membership No. H111

**This certificate is valid to 30th June 2024  
Cover provided is for moves completed within the UK only**



**BAR APG Scheme Trust**

Tangent House, 62 Exchange Road, Watford, Hertfordshire, WD18 0TG  
Telephone 01923 699480, [www.bar.co.uk](http://www.bar.co.uk)

**To qualify as a bona fide claim, the following criteria  
MUST all be satisfied in full**

At the date of the advance payment, the failed Member MUST have been a member of a current BAR APG Scheme AND

The Contract to move the goods MUST be between a private individual and the failed Member AND

The Contract MUST be for the relocation of household furniture and effects as part of a transfer of residence AND

The payment MUST have been made direct to the failed Member by cheque, debit card or cash

Payments by credit card ARE NOT covered as the customer will have recourse against the credit card company under the Consumer Credit Act

In the event of a claim, a decision will be made by the APG Scheme Trust to either:

Fulfil the contract or reimburse the advance payment

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For more information please visit:

[www.bar.co.uk/advanced-payment-guarantee](http://www.bar.co.uk/advanced-payment-guarantee)