

Welcome to Johnson Gardening Services Ltd

Customer Information Pack
&
Frequently Asked Questions



V1.2 Nov 2023



Introduction

Welcome to Johnson Gardening Services. As a new customer, this introduction is designed to help give you an idea of what to expect from our service and hopefully answer any questions you may have. However, if we've left anything out, please don't hesitate to give us a call or send us an email. Our full contact details are below.

Paul & Janet Johnson



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About Us

It occasionally surprises people to learn that there are just 4 of us in the team, but whilst we are only a small family business, we are one that cares. We care about providing exceptional service coupled with the sound knowledge and experience that can only come from a team who genuinely loves gardening and horticulture. The truth is, we are fortunate enough to be paid for our hobby and passion, and so when we work in your garden, we treat it as our own and then hand it back for you to enjoy. And as Paul always says, your summer evening drink always tastes better when sat in a beautiful garden! And in maintaining your garden for you, that is our focus. Your garden should be an extension of your home and something to enjoy, and we take pride in being part of the process that allows that to happen.



Plus our Gardeners, Shayne & Dave
(who are a little too shy for a picture 😊)

How to Contact Us



Phone

01793 625876



Email

paul@johnsongardening.co.uk
janet@johnsongardening.co.uk



Text Message

07520 634895



WhatsApp

01793 625876



Website

www.johnsongardening.co.uk
www.johnsonlawncare.co.uk



Office Hours

M-F: 9am - 5pm
Sat: 10am - 3pm
Sun: Closed

Our Ethos

Knowledge. Skill. Passion.

At Johnson Gardening Services Ltd, we don't necessarily want to be the biggest, but we do want to be the best! And one of the reasons for our continued success and popularity is our working ethos.

- We pride ourselves on providing the highest level of service in all areas. We are RHS trained and always maintain the highest attention to detail in providing our service. This means we use our horticultural skill & knowledge to bring the very best out in the plants and shrubs in our care, being sure to always maintain & prune them in accordance with the very latest advice.
- We are hard workers with an enduring belief that if a job is worth doing, it is worth doing well. We don't cut corners (like blowing pruning's under shrubs) or leave a job half-finished because we've somewhere else to be. You are our priority and we maintain a constant focus on being as efficient as possible to ensure the greatest amount of work is completed within the time allowed. In doing so, we are always certain to prioritise work in the most effective way.
- Maintaining both a professional service and professional image is key to our service. We always work in recognisable and tidy uniforms in a clean and well-maintained sign-written van, using the latest and most efficient tools and equipment.

Getting Started & What to Expect



First of all, thank you for accepting our quote for Regular Garden Maintenance. As a small business, we really value each and every customer, and as passionate gardeners, we look forward to maintaining your garden and helping it thrive to its fullest potential. As for getting started, we have now allocated you a regular date and

time for your visits which is fixed a season in advance (please see further below for more information on our seasons). By now, you should have received an email from me to let you know the day, time and frequency of your visits. I always try to schedule the same gardener to regularly maintain your garden but sometimes during sickness or holiday or simply because we've had to move things around a bit, it may be someone else. Regardless though, you'll always know your garden is being cared for and maintained by someone who cares and with the necessary knowledge and experience required.

Moving forward, as we move from the Summer Season into the Winter Season, the frequency of our visits will change and so might the day. I will get in touch with you via email (usually in the last week of March & November) to let you know the new regular date and time we plan to visit you for the following season, and whilst I always do my best to keep this consistent through the year, in order to organise our team and routes as efficiently as possible, it sometimes means I have to move things around a bit and so some changes may need to be made. Crucially though, you don't need to be at home when we visit. As long as we can access through an unlocked gate, we will be able to carry on diligently without you needing to make sure you are home. However, if there is a "Hard No" relating to a day or time we must not make our gardening visit, please let me know as soon as possible so I can do my best to reorganise things accordingly. That said, please be aware that after many years of trying, we are not able to guarantee to coordinate our visit with the emptying of your council green bin.

Our Gardening Year

Fundamental to how we work, how we calculate the cost of your service and collect payment is our Gardening Year. Unlike the calendar year, our Gardening Year starts in April and runs until the end of March each year but is separated into two sections: The Summer Season (April to November, inclusive) and then the Winter Season (December to March, inclusive). Depending on the plan you're on, we will either reduce our visits to you over the winter season or we will pause our visits altogether. Your quote will make this clear, although please remember, the way we've set up our business and the nature of our monthly payment plan means the cost of your visits are spread equally over a **FULL 12 MONTHS** from 1st April to 31st March and so payment will still be due over the *entire* winter period even when your visits are reduced or paused altogether during that time (see further below for more information on how your quote has been calculated and how our monthly payment plan works, including your responsibilities should you ever wish to terminate our service).

Summer Season

1st April-
30th November

Winter Season

1st December-
31st March

Monthly Payment Plan:

Your 'Per Visit Value' and 'Per Month Cost' explained

Per Visit vs Per Month

Many gardening firms invoice 'per visit', taking full payment for each visit as they go. However, the challenge with this (and why so many gardening firms struggle to stay in business) is because when winter comes and the visits reduce or stop, maintaining enough income to cover fixed costs and keep everybody employed is incredibly difficult. One way seasonal businesses like ours survive is to 'let their staff go' over the winter but when you employ a small but fantastic team like we do, that's the last thing we want to do as this doesn't just go against our family, caring ethos but it means we've no guarantee of getting our experienced and knowledgeable team back following the winter period in spring when the visits increase again.

Therefore, instead of taking full payment for each visit as we perform it, we spread out the cost of our Regular Garden Maintenance Service over an entire year in 12 monthly payments from April to March. This not only spreads out our income over the year to provide stability for us, but it safeguards our ability to continue to provide our service and keep the same great team employed.

And of course, it also provides our customers with a flexible and convenient way to spread out and budget for their gardening service over a longer period.

Your Per Visit Value

In order to calculate your monthly payment, we first need to calculate the cost of each visit, also known as the 'per visit value'.

When calculating your per visit value, we take several factors into consideration. On top of the actual time we anticipate to spend in your garden during each visit, we also consider the type of work involved and whether it requires machinery and tools that will need fuel, for example. This is why we don't charge '*by the hour*' but always '*by the job*', simply because different gardens have different needs. Having considered all these factors, we then calculate the cost of each visit: the Per Visit Value. You'll see this noted in the 'Terms' section of your quote.

The Per Visit Cost is then multiplied by the number of visits you will have between 1st April and 31st March (noted on your quote) and then we divide that cost by 12, resulting in your 'per month cost'.

IMPORTANT INFORMATION

Monthly Payment Plan Example - 22 visits per year

In this example, you can see we have fortnightly visits during Summer and monthly visits during Winter. These are charged at £65 per visit and during the Summer Season, the monthly payment pays off *some* but *not all* of the charge. However, by continuing the same payment over the Winter Season, even when visits reduce, we can see that over an entire Gardening Year, the full annual cost gets paid off.

Date	Per Visit Cost	Monthly Payment	Balance outstanding
03/04/2023	£65.00		£65.00
17/04/2023	£65.00		£130.00
30/04/2023		-£119.17	£10.83
01/05/2023	£65.00		£75.83
15/05/2023	£65.00		£140.83
29/05/2023	£65.00		£205.83
30/05/2023		-£119.17	£86.66
12/06/2023	£65.00		£151.66
26/06/2023	£65.00		£216.66
30/06/2023		-£119.17	£97.49
10/07/2023	£65.00		£162.49
24/07/2023	£65.00		£227.49
30/07/2023		-£119.17	£108.32
07/08/2023	£65.00		£173.32
21/08/2023	£65.00		£238.32
30/08/2023		-£119.17	£119.15
04/09/2023	£65.00		£184.15
18/09/2023	£65.00		£249.15
30/09/2023		-£119.17	£129.98
02/10/2023	£65.00		£194.98
16/10/2023	£65.00		£259.98
30/10/2023	£65.00		£324.98
30/10/2023		-£119.17	£205.81
13/11/2023	£65.00		£270.81
27/11/2023	£65.00		£335.81
30/11/2023		-£119.17	£216.64
11/12/2023	£65.00		£281.64
30/12/2023		-£119.17	£162.47
08/01/2024	£65.00		£227.47
30/01/2024		-£119.17	£108.30
05/02/2024	£65.00		£173.30
29/02/2024		-£119.17	£54.13
04/03/2024	£65.00		£119.13
30/03/2024		-£119.17	£0.04

IMPORTANT INFORMATION

Monthly Payment Plan Example - 18 visits per year

In this example, you can see we have fortnightly visits during Summer, but in the Winter Season the visits are completely paused. The monthly payments pay off *some*, but *not all* of the charge through the summer but by continuing the same payment over the Winter Season, even when visits are paused, we can see that over an entire Gardening Year, the full annual cost gets paid off.

Cost of each visit:	£65.00		
Visit Frequency:	Fortnightly in summer, Paused in winter		
Number of visits per year:	18		
Total annual charge:	£1,170.00		
Monthly direct debit:	-£97.50		
Date	Cost of visit	Monthly payment	Balance outstanding
03/04/2023	£65.00		£65.00
17/04/2023	£65.00		£130.00
30/04/2023		-£97.50	£32.50
01/05/2023	£65.00		£97.50
15/05/2023	£65.00		£162.50
29/05/2023	£65.00		£227.50
30/05/2023		-£97.50	£130.00
12/06/2023	£65.00		£195.00
26/06/2023	£65.00		£260.00
30/06/2023		-£97.50	£162.50
10/07/2023	£65.00		£227.50
24/07/2023	£65.00		£292.50
30/07/2023		-£97.50	£195.00
07/08/2023	£65.00		£260.00
21/08/2023	£65.00		£325.00
30/08/2023		-£97.50	£227.50
04/09/2023	£65.00		£292.50
18/09/2023	£65.00		£357.50
30/09/2023		-£97.50	£260.00
02/10/2023	£65.00		£325.00
16/10/2023	£65.00		£390.00
30/10/2023	£65.00		£455.00
30/10/2023		-£97.50	£357.50
13/11/2023	£65.00		£422.50
27/11/2023	£65.00		£487.50
30/11/2023		-£97.50	£390.00
30/12/2023		-£97.50	£292.50
30/01/2024		-£97.50	£195.00
29/02/2024		-£97.50	£97.50
30/03/2024		-£97.50	£0.00

Contract

Am I tied into a "*Minimum Term Contract*"?

In a word, **no**. As I mentioned before, we are truly passionate about gardening and horticulture and spend time and effort ensuring we only employ people with the same values (great people are hard to find which is why we have remained a small team despite having a long waiting list of customers. We could have employed lower skilled staff to meet the demand but then standards would definitely drop which we aren't prepared to do). We genuinely love gardening and therefore always work diligently, with care, and using the skill, knowledge and passion we've built up over the years to maintain our clients gardens.



As a result of the confidence we have in our service, and our knowledge, skill and passion for gardening, we don't ask our clients to commit to a *minimum term* contract when taking on our Regular Garden Maintenance service on a Monthly Payment Programme. We want our clients to stay with us because we provide a quality service rather than because you are tied into a contract. Our 'contracts' are, therefore, rolling and all we ask is that you provide us with 4 weeks notice if you wish to terminate our service. **However, it needs to be understood that, because of the nature of our Monthly Payment Programme, there may be a balance to pay if you terminate your contract before the Gardening Year has completed at the end of March. See below for the 'Effects of Termination'.**

Termination of Contract

As I mentioned before, we don't tie you down to a *Minimum Term Contract*, which essentially means you are free to terminate your contract if you ever need to with just 4 weeks notice. However, it is important to remember that because we don't invoice you for the full cost of your visits each month and are on a monthly payment plan instead, there may be a balance to pay.

As mentioned before, we calculate your monthly gardening schedule invoices based on a full year of payments from the start of our gardening season in April through until the end of our winter season in March. This means that if you cancel before the end of the season in March is complete, there will be a balance to pay to fully pay off the cost of services you have already received. We calculate the remaining balance very simply by totalling up the value of the visits you have already received since the beginning of the Gardening Year in April and the sum of the monthly payments you've made towards your visits during that time and then calculate any difference. This is the sum that will be invoiced to you on termination. Please see example for providing notice to terminate on 6th November.

Cost of each visit:	£65.00		
Visit Frequency:	Fortnightly in summer, Monthly in winter		
Number of visits per year:	22		
Total annual charge:	£1,430.00		
Monthly direct debit:	-£119.17		
Date	Per Visit Cost	Monthly Payment	Balance outstanding
03/04/2023	£65.00		£65.00
17/04/2023	£65.00		£130.00
30/04/2023		-£119.17	£10.83
01/05/2023	£65.00		£75.83
15/05/2023	£65.00		£140.83
29/05/2023	£65.00		£205.83
30/05/2023		-£119.17	£86.66
12/06/2023	£65.00		£151.66
26/06/2023	£65.00		£216.66
30/06/2023		-£119.17	£97.49
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24/07/2023	£65.00		£227.49
30/07/2023		-£119.17	£108.32
07/08/2023	£65.00		£173.32
21/08/2023	£65.00		£238.32
30/08/2023		-£119.17	£119.15
04/09/2023	£65.00		£184.15
18/09/2023	£65.00		£249.15
30/09/2023		-£119.17	£129.98
02/10/2023	£65.00		£194.98
16/10/2023	£65.00		£259.98
30/10/2023	£65.00		£324.98
30/10/2023		-£119.17	£205.81
06/11/2023	4 weeks notice to terminate contract received		
13/11/2023	£65.00		£270.81
27/11/2023	£65.00		£335.81
30/11/2023		-£119.17	£216.64
04/12/2023	Termination of contract.	Balance outstanding:	£216.64
11/12/2023	£65.00		£281.64
30/12/2023		-£119.17	£162.47
08/01/2024	£65.00		£227.47
30/01/2024		-£119.17	£108.30
05/02/2024	£65.00		£173.30
29/02/2024		-£119.17	£54.13
04/03/2024	£65.00		£119.13
30/03/2024		-£119.17	£0.04

Frequently Asked Questions

- When will you visit?
- What can I expect from each visit?
- Do I need to be home when you come to do the garden?
- Do I need to tell you what to do each time you visit?
- Can I request other jobs be completed when you're here?
- Can I ask my gardener to do some extra work for me in their own time?
- When will I receive my invoices and how do I pay?
- How do I set up my direct debit or change an existing direct debit?
- What happens when I go on holiday or if I need to cancel a visit?
- What happens if my visit is scheduled for a bank holiday?
- When do your seasonal schedules change and when will I find out if there are any changes to my schedule?
- What happens to the Waste?
- Can you source plants and bulbs for me?
- Can I always have the same gardener?

Frequently Asked Questions

- Can I rely on your knowledge and experience to know how and when to prune my shrubs or care for things in my garden.
- Am I tied into a contract?
- Can I terminate my service?
- Why might I owe you money if I terminate my service?
- How is my monthly payment calculated and do I pay more by spreading payment over a full year?
- When do price increases come into effect?
- What happens if the weather affects your ability to carry out my visit? Eg if it rains, snows or if there are extremes of temperature? (See T&C 12.2)
- What happens if my gardener is unwell or if you have to cancel a visit.
- I am in a residential parking area. Am I obliged to supply you with a parking permit?
- My service includes lawn fertilisation and treatments. Will you perform these treatments at the same time as my Regular Garden Maintenance service or does it get done separately?
- When will you perform my lawn care treatments?
- Where can I find the full T&C's?

Frequently Asked Questions

When will you visit?

Once you have accepted our quote, we will work out our availability in your area and will be in touch via email to let you know the regular day, time and gardener for your visit. When we move from our Summer schedules over to winter, I'll be back in touch via email to let you know of any changes.

What can I expect from each visit?

The needs of the garden change throughout the season and so what we do during each visit may vary. Your quote will detail the different gardening tasks that will be completed over the course of a year, but when, will be determined by the needs of the garden and our available time during your visit. This means we may focus our attention on a few tasks one week and on others the next.

Do I need to be home when you come to do the garden?

No. As long as we can get access through an unlocked gate, our gardeners will enter and carry on working diligently. Once finished, we will make sure everything is tidied away properly and all gates closed or left as we found them.

Do I need to tell you what to do each time you visit?

We are passionate gardeners and horticulturists with over 100 years of combined gardening experience. Because we understand the needs of the garden and have the knowledge required to care for each shrub individually and the adaptations that need to be made as the seasons change, our team don't need to be told what to do during each visit (although you are absolutely welcome to do so if you feel something specific needs attention).

Can I request other jobs be completed when you're here?

It depends.... The Regular Maintenance Programme you are on has been designed and priced to include the jobs detailed on your quote, and so if you would like something else done, it means one of the main jobs we have planned for can't be completed which can have a knock on effect. However, if it is something that **doesn't** require the use of machinery, have a chat with your gardener and he will see if he can fit it in. If it is something that will require the use of machinery (and therefore fuel), like hedge pruning, then this must be quoted for and completed separately by Paul. Just drop me an email and I'll arrange a quote to be sent over to you.

Frequently Asked Questions

Can I ask my gardener to do some extra work for me in their own time?

Absolutely not. Under the terms in our Employment Contracts, our employees must not undertake any work 'on the side' in their own time. Not only does it cause a conflict of interest, but it can risk other significant problems for our business and so would result in instant dismissal. We value our team enormously and would never want them to be put into the position of being asked to do extra work, nor us in the position where we would have to dismiss them. We therefore respectfully request that if you need any extra work doing, you contact us directly so we may assist you in the normal way.

When will I receive my invoices and how do I pay?

Our Regular Maintenance invoices are emailed out to you automatically on the 30th of every month. Payment is due 5 days later. For your convenience, payment can be made automatically by direct debit, although if you would rather pay by direct bank transfer, this is also possible. The bank details are included in the invoice.

How do I set up my direct debit or change an existing direct debit?

To set up or change your direct debit mandate, simply click the "Pay Now" button shown in your invoice. You will then be directed through to our direct debit provider, GoCardless, who will take the necessary details and get the mandate set up or altered.

What happens when I go on holiday or if I need to cancel a visit?

One of the benefits our clients appreciate is the knowledge and confidence that we will always arrive at the same day and time each week, fortnight or month (depending on your schedule). We do this by allocating you a set day and time for each visit and don't change or prioritise anyone else over you during this allocated time. As a result, we book the day and time of your visit out a full year in advance which means that we can't fill that slot should you cancel or forget to leave a gate open, for example. Therefore, no financial credit can be provided against your monthly charge for cancelled visits, nor can we reschedule visits as all our slots are already reserved for other customers. We, therefore, suggest arrangements are made for any gates to remain unlocked so we can still tend to your garden whilst you are on holiday.

What happens if my visit is scheduled for a bank holiday?

Our team are given flexible options regarding bank holidays and annual leave and so they may choose to continue working and, in which case, your visit will go ahead as planned. However, if not, we will be in touch in order to arrange for the work to be completed on an alternate day - usually during the weekend before or after.

Frequently Asked Questions

When do your seasonal schedules change and when will I find out if there are any changes to my schedule?

Our Gardening Year starts on 1st April with the "Summer Season" and runs until 30th November. Our "Winter Season" runs from 1st December to 31st March. I will communicate any changes to your schedule at the end of November and the end of March.

What happens to the Waste?

For Regular Garden Maintenance, we suggest customers take advantage of the council Green Bin Scheme (details can be found at www.swindon.gov.uk). That said, if you can't or don't want a green bin or too much waste is created to fit in your bin, we can remove it for you. We are fully licensed for green waste removal and dispose of any waste at Crappers & Son's in Royal Wootton Bassett. Waste is charged at £10 - £12 per bulk bag (depends on weight & contents).

Can you source plants and bulbs for me?

Yes. We are able to source a huge range of plants, shrubs, trees and bulbs through Kingsdown Nurseries or through our facility to buy directly from growers across Europe. The quality is outstanding and often allows us to source more mature plants & shrubs not normally stocked by garden centres at more favourable prices. For more information, check out the stocklist on the Kingsdown Nurseries website (<https://www.kingsdown-uk.com>) or drop us an email.

Can I always have the same gardener?

We always do our best to ensure you retain the consistency and routine of having the same gardener. However, sometimes due to sickness, holiday or because we have to reorganise our routes or schedules, it may mean another gardener is assigned to you. Regardless though, we only employ fantastic staff and so you can always be assured that your garden is being cared for and maintained by someone who cares and with the necessary knowledge and experience required.

Frequently Asked Questions

Can I rely on your knowledge and experience to know how and when to prune my shrubs or care for things in my garden

We are proud to be RHS trained and only employ people truly passionate about gardening. Our team have a combined experience of over 100 years and so you can be confident in both our knowledge and skills to properly care for your garden. However, as Paul always admits, "in gardening, you never stop learning" and so if on the rare occasion, we aren't sure about something, we will check. Our focus is always on "the health of the plant over the health of our pocket" and so we will never suggest or do anything other than what is right for the plant itself.

Am I tied into a contract?

You are not tied into a *Minimum Term Contract* which means you can cancel at any time with just 4 weeks notice. However, you are tied into the Terms and Conditions of our Service which means that if you cancel before the end of the Gardening Year in March, you are responsible for paying any remaining balance. See page 12 for more information.

Can I terminate my service?

Yes, at any time with at least 4 weeks notice (3 months notice for commercial or communal estate contracts). Please see page 12 for information regarding the Effects of Termination as you will be responsible for paying any remaining balance due on your account if you terminate our service before you've finished paying for it in March.

Why might I owe you money if I terminate my service?

Instead of paying the full amount for each visit as we perform it, we spread the cost of your service out over a 12 month period which makes it easier for our customers to budget and also means we maintain an income all year round instead of it being front-loaded in the summer season. We calculate the amount you pay based on the Gardening Year that runs from April to March each year and so if you terminate your service before you've finished paying for it in March, there will be a balance to pay. See page 12 for more information.

Frequently Asked Questions

How is my monthly payment calculated and do I pay more by making payment over a full year even when my visits reduce or pause?

We don't charge by '*the hour*' but by '*the job*' and calculate our 'Per Visit Value' based on several factors, including things like the fuel needed in our tools to carry out the work required in your garden. We multiply the 'Per Visit Value' by the number of times we are scheduled to visit you between April and March and then divide the total annual cost by 12, resulting in the monthly payment due. You absolutely **do not pay more** by doing it this way. We are simply taking the same cost for the service you receive and spread it out equally over a 12 month period from April. For more information, see page 8.

When do price increases come into effect?

We do our very best to work as efficiently as possible and keep our running costs as low as possible, whilst providing a really high quality service with reliable, knowledgeable and skilled staff. We know we're not the cheapest but we definitely strive to be the best and we know our customers value that. This inevitably means we do occasionally have to put our prices up in line with our increased costs. We don't blindly put them up based on inflation though but based on the *actual cost* of providing our service, which we think is fairer and provides peace of mind in getting value for your service. If we do need to pass forward a price increase, this is done at the beginning of the Gardening Year in April and will be reflected in your invoice of 30th April and will be notified to you by the end of March.

What happens if 'force majeure' prevents us from carrying out our visit?

Eg. if it rains, snows or if there are extremes in temperature?

It takes a lot to stop us from working and, in most circumstances, we will still try to visit you as planned and do whatever we can. However, if we are unable to work due to circumstances beyond our control, including extremes of weather such as rain, wind, heat or snow, we will let you know as soon as possible and do our best to re-arrange your visit to another date. We will try to make this as soon as possible after your original planned visit but may be any time within the same Gardening Year of the original visit. If we haven't been able to re-arrange your visit to another date by the end of the same Gardening Year in March, a credit equal to the Per Visit Value will be placed on your account to be redeemed against an invoice in the following Gardening Year or at Termination, whichever is soonest.

What happens if my gardener is unwell and you have a cancel a visit.

If one of our team is unwell, we will do our best to re-arrange your visit to another date within the following fortnight. If this doesn't prove possible, a credit equal to the Per Visit Value will be placed on your account to be redeemed against your invoice the following month.

Frequently Asked Questions

I am in a residential parking area. Am I obliged to supply you with a parking permit?

Yes, the council don't issue any working permits for tradesmen and so if you live in a residents parking area, visitor permits need to be supplied by you to the gardener in attendance each time. If you don't provide a permit and we subsequently get a parking fine, then the fee will be passed on to you for payment in your next invoice. In the past we worked for a resident who had an 'agreement' with the parking attendant to allow us to park there without displaying a permit which worked well, until the attendant changed and we received a ticket. Any similar agreement you have with your local parking attendant is taken at your own risk.

My service includes lawn fertilisation and treatments. Will you perform these treatments at the same time as my Regular Garden Maintenance service or does it get done separately?

We don't perform lawn treatments during time allocated for your Regular Garden Maintenance service and so if you are on our Gold package with lawn treatments included, then we will be in touch separately by text to confirm when we will be over to apply the treatment.

Where can I find the full T&C's?

Acceptance of our quote and continuation of our Service is subject to the terms contained within our Terms and Conditions. A copy of this can be downloaded at <https://bit.ly/JGSTerms>