

# Presents without the PINCH

*You don't have to go into the red next Christmas*



**P**ark agent and expert saver Wendy McSeveny, 40, from Stafford, has three children, so putting money aside for Christmas is brilliant,

because there's no stress and no debts. She started out as a customer with Park Christmas Savings, setting aside money for gift cards and vouchers, and is now a successful agent.

'I have over 20 customers – family, friends and word-of-mouth referrals, so it feels like a community of savers. I love Park because it takes the pressure off Christmas for us. In 2020, the pandemic created lots of job losses, so my customers were really relieved that they'd planned ahead.

## It's so simple

It's really easy to set up and very flexible, too – people can pay as much or as little as they like, depending on their budget. You don't even have to spend it all at Christmas – you can roll over some money or spend it on birthdays throughout the year.

I have a full-time job in customer services, so being a Park agent is something I fit into my schedule when I can. I keep in touch with all my customers on Facebook. Sometimes I'll organise a fun Thunderball where we'll chip in a couple of pounds and someone will win a £35 jackpot.

In my first year, I paid in £20,000 worth of orders; in 2020 it was £27,000, and last year it was £30,000. On top of commission, I won a Top Newcomer award last year of £450. That was a lovely surprise and meant I was able to buy a new dishwasher when the old one broke.

But best of all, knowing that I've helped other people give their families a nice Christmas is a really great feeling.'



## HOW TO BE A SAVVY SAVER

### 1 It's easy to get organised

You can join Park at any time, but January is the best time to set goals. So decide what you'd like to put away – or spend – next Christmas, then set your budget to suit you. A little each week soon adds up – for example, £20 a week will give you £800 in gift cards or vouchers ready to spend this November. You can keep track via the Park app or your online account.

### 2 Enjoy the spending power

Park offers a wide range of gift cards and vouchers to choose from.  
– Use the Love2shop gift card at high street retailers, such as Argos, River Island and TK Maxx.  
– E-gift cards for brands like Asos,

JD Sports and M&S make great presents – or you can put your balance towards your supermarket shop or a festive meal out.  
– For ultimate flexibility, the Your Choice card\* can be spent anywhere that accepts Mastercard, including amazon.co.uk.

### 3 Feel good about your finances

Park is completely flexible – you're in control of how much you pay and when, whether it's by direct debit or standing order, online, by phone, PayPoint or post. Your money is held securely by an independent trust and Park adheres to the Christmas Prepayment Association code of conduct. If you refer a friend, you'll both get £10 in your accounts.\*\* Pay in over £1,500 and you'll be eligible for commission rewards of up to 3.5%.

\*10% charge applies. \*\*Subject to referee minimum spend of £25

## What are you waiting for?

Park has been helping customers have a stress-free Christmas for 50 years. To find out more and join the savings club online, visit [getpark.co.uk](http://getpark.co.uk).

