

## FAQ's

**Q) Who do I pay?**

**A)** Weekly or monthly payments are made to the FDCU.\*

**Q) What happens if I don't keep up the payments?**

**A)** RDW2W retains ownership of the moped until your last contracted payment. If you fail to make your payments, RDW2W will reclaim the moped and you will not be eligible for any refund of monies paid. You will also be liable for any recovery charges if the moped is not returned to the RDW2W site.

**Q) What are the payments likely to be?**

**A)** Interest rates will vary but typical **weekly** repayments for all items listed above will be in the region of the figures below:

\*First Dorset Credit Union

Period	Retail Purchase Repayments	RDW2W Repayments
12 Months	£77.00	£41.34
18 Months	£55.00	£29.95
24 Months	£45.00	£24.34

The quicker you buy the bike the more value it will have when you become the owner. A retail price bike would be **almost** double these repayments, even if you can find an interest rate as low.

For an affordable solution to your transport needs



# Wheels 2Work

read on!

# RDW2W

Rural Dorset Wheels 2 Work Scheme

## What's included in the scheme?

<b>EXAMPLE APPROXIMATE COSTS</b>	<b>RETAIL PRICE</b>	<b>W2W PRICE</b>
SYM Jet 4 2-Stroke 50cc	£1,800.00	<b>£1,080.00</b>
Delivery	£120.00	<b>£48.00</b>
Registration	£72.00	<b>£72.00</b>
Pre Delivery Inspection (PDI)	£108.00	<b>£86.40</b>
Compulsory Basic Training (CBT)	£130.00	<b>£130.00</b>
Insurance	£900.00	<b>£300.00</b>
Full Face BX1 Helmet	£60.00	<b>£25.20</b>
<a href="#">Roxter Waterproof Jacket</a>	£84.00	<b>£32.40</b>
<a href="#">Roxter Waterproof Gloves</a>	£24.00	<b>£10.22</b>
<a href="#">Hi-Vis Vest</a>	£16.80	<b>£3.60</b>
<a href="#">Rainseal Trousers</a>	£24.00	<b>£9.36</b>
Items in <a href="#">Blue Text</a> are optional but advisable	<b>£3,338.80</b>	<b>£1,797.18</b>

On completion of your CBT, you will take delivery of a brand new 50cc or, if over 17, a 125cc moped (cost of 125cc will be extra).

On receipt of your final payment you will receive the log book and the moped will be yours!

The **Rural Dorset Wheels 2 Work** (RDW2W) scheme is for people aged 16 and above who need affordable transport to enable them to access education, employment, and training or simply for getting around.

Unlike other moped schemes, the RDW2W scheme is a 'loan to own' scheme whereby at the end of the payment period, you will own the moped rather than having just rented it, with the option to keep it, sell it back to the scheme (if in very good condition) or sell it privately to finance your next vehicle.

## So, how does this work?

In the first instance contact RDW2W at [rdw2w@eqskillsbase.co.uk](mailto:rdw2w@eqskillsbase.co.uk) if you are aged 16 to 24 or [team@sturquest.org.uk](mailto:team@sturquest.org.uk) if aged 25 or over, and you will be sent an application form.

When your application is approved, RDW2W will contact you.