



WM. DYCK & SONS (1993)

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APPLICATION FOR CREDIT PRIVILEGES [For Personal]

Name _____ Phone _____

Address _____ Postal Code _____

E-mail _____

Birth Date _____ Marital Status _____ Spouse's Name _____

Employer _____ Length of Employment _____

Employer's Address _____

Occupation _____ Work Phone _____

Banking Institution _____ Phone _____

Address _____ Contact _____

Credit Limit Required _____

If you've moved within the last year:

Previous address _____

WM. DYCK & SONS (1993) TERMS AND CONDITIONS OF CREDIT

I/we hereby make application for a credit account and in making this application agree to abide by the terms of credit as set out in your credit plan at this date or as it may be amended by you from time to time. It is understood that I/we will be notified in advance of any changes in terms, at least thirty days before such changes become effective. I/we agree as follows:

1. To accept full responsibility for payment for all goods and services purchased by me or by others authorized to make purchases on my behalf or to use my charge account,
2. To so control purchases of goods and services by those authorized to purchase that the maximum accommodation extended will not be exceeded. This undertaking does not in any way limit my/our responsibility for goods purchased that may exceed this limitation.
3. To abide by such regulatory procedures as you may establish from time to time to control purchases within the limits arranged.
4. To make such payments as are required to keep the account in a current condition at all times.
5. To pay the amount due for each month's goods and services by the 15th of the month following that in which the purchases were made, unless I/we have requested and have had approved by you a schedule of deferred or extended payments (commonly referred to as revolving credit) and to keep current any such extension of payments.
6. **ON ANY AMOUNT THAT IS NOT PAID BY THE 15TH OF THE MONTH I/WE AGREE TO PAY A SERVICE CHARGE OF 2% PER MONTH, CALCULATED MONTHLY AND ADDED TO THE ACCOUNT, UNTIL THE ACCOUNT HAS BEEN PAID IN FULL OR MADE CURRENT WITHIN THE TERMS ARRANGED.**
7. **ANY PAYMENTS MADE ON THIS ACCOUNT WHICH DO NOT PAY THE ACCOUNT IN FULL WILL BE APPLIED FIRSTLY TO PAY SERVICE CHARGES AND SECONDLY APPLIED ON THE PRINCIPAL OUTSTANDING.**
8. To pay any and all costs that may be involved in the collection of any past due portion of any balance owing.
9. That the information supplied in this application is to be considered the basis of your assessment of my/our credit worthiness and that all such information is true and factual.
10. That my credit accommodation afforded under this application shall inure to the benefit of and be binding upon the respective executors, administrators, successors and assigns of the parties hereto.
11. **I/WE CONSENT TO YOUR MAKING WHATEVER INVESTIGATION, OR OBTAINING WHATEVER REPORTS, YOU DEEM NECESSARY AT THIS DATE AND DURING THE TERM OF THIS AGREEMENT.**
12. That this information may be passed on to a bank or other credit reference that I/we have supplied in order to verify my/our consent to obtain information from them regarding my credit worthiness.
13. **ACCEPTABLE FORMS OF PAYMENT ON CHARGE ACCOUNTS ARE : DEBIT CARD, CASH, PERSONAL CHEQUE. CREDIT CARDS ARE NOT ACCEPTED TO PAY CHARGED AMOUNTS.**

I/we hereby certify that I/we have read the terms and conditions on this application and agree to abide by them.

Dated at _____ this _____ day of _____ 20__

Witness _____ Signature _____

WM. DYCK & SONS (1993) PRIVACY POLICY

Personal information collected on this credit application and during the course of our business dealings with you are to be used for the following purposes only:

- to make an initial determination as to whether we wish to extend credit
- to make a determination at any point in our dealings as to whether we wish to continue extending credit
- to seek ways to recover monies owed to us should you fail to voluntarily pay them

Personal information will not be passed on to third parties without your consent. Should you give our name as a credit reference to another party, we will deem you to have given consent to pass on information.

Reasonable steps will be taken to ensure that personal information we have in our possession is protected.