

Antigonish  Guysborough  Inverness  New Glasgow  Port Hawkesbury  Sydney  Windsor

**Plan Applied For:**

<b>Equal Monthly Payment Plan (Regular)</b>				<b>Equal Monthly Payment Plan (Multi-Purchase)</b>			<b>Revolving Credit</b>	<b>No Interest, No Payment</b>	
6 Month <input type="checkbox"/>	12 Month <input type="checkbox"/>	24 Month <input type="checkbox"/>	36 Month <input type="checkbox"/>	12 Month <input type="checkbox"/>	24 Month <input type="checkbox"/>	36 Month <input type="checkbox"/>	Credit Card <input checked="" type="checkbox"/>	3 Month <input type="checkbox"/>	6 Month <input type="checkbox"/>

Last Name		First Name		Initial	Mr. <input type="checkbox"/> Miss <input type="checkbox"/>	Date of Birth (mm/dd/yyyy)	Social Insurance Number	
					Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/>		- -	

Married <input type="checkbox"/> Divorced <input type="checkbox"/> Single <input type="checkbox"/>	Spouse's Last Name		Spouse's First Name		Initial	Date of Birth (mm/dd/yyyy)	Social Insurance Number	
Separated <input type="checkbox"/> Common Law <input type="checkbox"/>							- -	

Street Number & Name			Apartment #	Town or City		Province	Postal Code
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Home Phone Number		Cellular Phone		Email Address			
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<b>Employment</b>	Employer's Name		Work Phone Number		Years Employed	Gross Monthly Salary
						\$

<b>Home Expense</b>	Occupation		Former Employer (If Less Than 2 Years)		Years Employed
	<input type="checkbox"/> Part-Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Full Time				

<b>References</b>	Spouse's Employer		Work Phone Number		Years Employed	Gross Monthly Salary
						\$

<b>References</b>	Occupation		Former Employer (If Less Than 2 Years)		Years Employed
	<input type="checkbox"/> Part-Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Full Time				

Mortgage Company (or Landlord) Name & Address					<input type="checkbox"/> Own <input type="checkbox"/> Rent	
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Contact Person			Contact Phone Number			Monthly Payment (Including Property Tax)
						\$

Primary Financial Institution Name & Address					Account #	<input type="checkbox"/> Chequing <input type="checkbox"/> Savings <input type="checkbox"/> Loan/Credit Line
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Have you or your spouse ever had an account with us? (Please provide details)					<input type="checkbox"/> Yes <input type="checkbox"/> No	Account #
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Personal Reference (Name & Address)					Phone Number	
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**Revolving Credit Disclosure Agreement & Customer Acceptance**

**Your Rights and Obligations for Revolving Credit**

By signing the Credit Application, you have requested a credit account with Central Supplies. If Central agrees to issue an in-house credit card to you, and you use that credit card to obtain goods or services from Central on credit, it means that you have agreed to be bound by the terms of this Agreement. You understand and agree that you are liable for all charges incurred on your account. This includes any cash advances obtained using this credit card. Upon approval of your credit card, you will be advised of your credit limit. You may request an increase in your credit limit from time to time, and understand and agree that such increases are entirely in the discretion of Central. However, Central may refuse an increase in your credit limit, including approval of purchases which would exceed your credit limit.

You are obliged to make a minimum monthly payment on your credit account, which will be calculated as follows:

Opening Balance	\$1,000.00
Purchases	\$100.00
Credits	\$(50.00)
Payments	\$(100.00)
<b>Subtotal</b>	<b>\$950.00</b>

<b>Service Charge</b>	<b>\$12.33</b>
(Calculated at 1.45% on the past due amount or 18.9% APR)	
<b>Total Balance Due</b>	<b>\$962.33</b>

**Minimum Monthly Payment \$96.23**

The interest rate on your credit account is 18.9% per year. This rate may change from time to time in Central's sole discretion, even if you have maintained your credit account in good standing in accordance with the terms of this Agreement. Interest is calculated on your account as follows:

Opening Balance	\$ 1,000.00
Purchases	\$100.00
Credits	\$(50.00)
Payments	\$(100.00)
<b>Subtotal</b>	<b>\$950.00</b>

<b>Past Due Balance</b>	<b>\$ 850.00</b>
Opening Balance (\$1000) - Payments & Credits (\$150) = \$850	
<b>Service Charge</b>	<b>\$12.33</b>
(Calculated at 1.45% on the past due amount or 18.9% APR)	
<b>Total Balance Due</b>	<b>\$ 962.33</b>

Interest is calculated on your debt monthly at 1.45% (18.9%APR), and is shown once a month on the statements we will send you. We calculate the amount of interest on by multiplying the unpaid balance of your debt on which interest is payable by the monthly interest rate as shown in the example. Interest is charged at the rate set under this Agreement until the credit account has been paid in full.

All service fees will be charged to your account and will be shown in the monthly statement we will send to you. That statement will also show purchases made by you on your credit account, credits such as payments and returns, and the balance owing by you. The statement will also show the minimum payment owing by you as well as the date by which that payment must be made.

Your payments will be applied as follows:

First to accrued interest on your account, then to the debt owed by you.

If Central approves a special rate of interest for you under any special promotion, that rate of interest will apply to the purchases made under the promotion and will be calculated separately.

So for example, if you make purchases of \$1,000.00, and then under a special promotion make additional purchases of \$200.00 at an interest rate of 1.90%, interest will be calculated as follows:

- (a) for the purchases made under the regular interest rate, the interest would be 18.90% calculated monthly @ 1.45% (\$1,000.00 x 1.45 % = \$14.50).
- (b) for purchases made under the promotion, the interest would be 1.90% calculated monthly @ 0.16% (\$200.00 x 0.0016% = \$0.32)

**Additional Card:**  
Please issue an additional Central Card on my account for \_\_\_\_\_. I agree and understand that I am liable for all charges incurred by \_\_\_\_\_ and that if I wish to cancel this additional card I will notify S&D Smith Central Supplies in writing and return the additional card at that time. I will remain responsible to pay the account balance in full even if I cancel the additional card.

Cardholders Signature \_\_\_\_\_

**THE UNDERSIGNED AGREES TO PAY A SERVICE CHARGE OF 1.45% PER MONTH (18.9% PER ANNUM) ON ANY AND ALL "PAST DUE" AMOUNTS.**

I / We the undersigned consent to the obtaining of credit and/or personal information as may be required at any time in connection with the credit hereby applied for, or any renewal or extension thereof, and to the disclosure of any credit information concerning the undersigned to any credit reporting agency or to any person with who the undersigned has/have or purpose to have financial relations.

**CREDIT CARDS WILL NOT BE ACCEPTED AS PAYMENT ON CENTRAL CREDIT ACCOUNTS.**

Date: (mm/dd/yy)

Applicant's Signature: \_\_\_\_\_ Co-Applicant's Signature: \_\_\_\_\_

THIS SECTION FOR CENTRAL USE ONLY					
Central Associate	Credit Limit Requested	Monthly Payment	Account #	Approved By (Head Office)	Initial