



# Emmerson Lumber Limited

## PERSONAL CREDIT APPLICATION

Please complete both pages and be legible!

**Please read the sales terms to avoid misunderstandings.**

**House accounts are not used for On-Line Purchasing.**

The applicant understands and agrees to the following terms and conditions of sale:

1. Payment is due in full by the 15<sup>th</sup> of the month following Purchases. We provide you with a statement on the first day of each month
2. All claims against invoices must be made within 10 days after receipt of goods
3. Accounts not paid after 30 days old are subject to an interest charge at the rate of 2% per month (26.8% annually) as shown on the statement.
4. Goods may not be returned without prior authorization of Emmerson Lumber Limited
5. Goods authorized for return may be subject to a restocking charge.
6. Further shipments may be withheld due to overdue balances.
7. Due to the high costs of delivery, delivered orders under \$500.00 in value (before taxes) are subject to a \$15.00\* **delivery charge**. We would suggest that you plan your deliveries a day or two ahead of when you will be using the materials to prevent wasted time on the job site. \*subject to change
8. Drywall deliveries will be made to the first floor (or walkout basement) only. Boom truck deliveries (if requested) carry a delivery charge. See our sales associates about these charges.
9. NSF cheques will be subject to a \$20.00 charge
10. The applicant agrees to promptly notify Emmerson Lumber Limited of any changes in the applicants name and address.
11. Title of the goods remains with Emmerson Lumber Limited until the goods are paid in full.
12. Failure to comply with these Terms and Conditions may result in cancellation of credit privileges without notice.

DISCOUNTS
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A discount of 10% will be allowed off the retail price on normal stocking product subject to the restrictions below:

- Discounts for large job lots or house packages are higher and will be quoted on a "net" basis. We call these "bids"
- Discounts for windows will be worked out on a job basis
- **Discounts do not apply to specialty items** such as the following:
- Rentals of equipment or goods in the Rent-All department
- Items on sale (as they are already discounted)
- Specially custom ordered goods such as truckload deliveries of blocks, roof trusses, special doors, sidings, metal roofing, flooring, kitchens, ICF blocks, engineered wood products
- Docks, power tools, any labour charges that you may require
- Any other items identified as "net"

AUTHORIZED PURCHASERS	(THESE INDIVIDUALS WILL BE ALLOWED TO CHARGE TO THIS ACCOUNT)
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SIGNATURES
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You may obtain credit information about me from any credit bureau or any other person with any of my dealings with you and you may disclose (automatically or upon request) credit information about me to the credit bureau and to persons with who I have proposed to have financial dealings. The undersigned Guarantor guarantees payment to seller for all goods, which seller may supply to applicant. The seller may compromise Applicants liability to seller and exercise or relinquish other security held by it as it sees fit without affecting Sellers's rights against the undersigned Guarantor. The Guarantee shall continue to be binding and ensure to the benefit of the Seller.

Signature of applicant <b>X</b> _____	Date
Signature of co-applicant, if for joint account <b>X</b> _____	Date

For internal use only: PL\_\_\_\_ CL\$\_\_\_\_ T\_\_\_\_ Class\_\_\_\_ Sig\_\_\_\_ Revised Dec 9,2013. Processed by Employee # \_\_\_\_\_

Approval by Credit Manager Emmerson Lumber Limited \_\_\_\_\_ Date \_\_\_\_\_ Acct# \_\_\_\_\_