



10028812

Appendix A : Credit Terms and conditions

(To be read in conjunction with the Schedule to the Agreement)

I/ We _____ ID Number _____

hereby declare that I / we understand that my / our application for credit account will be approved on the condition that I / we have agreed to and understand the following additional terms and conditions;

1. TV Sales and Home may at any time and at its sole discretion, withdraw this facility without notice or explanation.
2. TV Sales and Home may at any time and at its sole discretion amend the terms and conditions of this facility; this may include, but is not limited to finance charges and insurance premiums.
3. By filling in the attached form, I / we hereby give consent to TV Sales and Home and its agents to conduct any checks necessary to grant credit. This may include, but is not limited to contacting my / our employer, credit and other references as provided by myself / ourselves on the attached application form or independently acquired by TV Sales and Home and its agents.
4. TV Sales and Home may disclose my/ our confidential and consumer information to a registered credit bureau and has the right to black list bad payers without any notification to me / us as the customer(s) and that this may affect my / our future credit rating elsewhere.
5. The granting of this account is valid for the goods listed on the application form and will only be valid while stocks last.
6. The quoted price of the product as per the application form may change during the application process or after the account has been approved. The deposit required will likewise need to be adjusted accordingly.
7. This account is granted on condition that the goods listed on the application form are purchased within 30 days of opening the account. Failure to do so will result in the credit application being cancelled and the account being closed.

Applicant(s) signature: _____

Date: _____

Branch manager's Signature: _____



Appendix B: Insurance Terms and Conditions

1. The insured should be above the age of 18.
2. Goods are **only** covered at the registered address, loss occurring outside the registered premises as advised by the customer as per the requirements of the credit contract will not be covered.
3. Death or temporal total disablement benefit will not be payable in respect of death or total disablement arising from sickness occurring within 14 days of the inception of the lease agreement or death resulting from suicide or disablement resulting from self-inflicted injury.
4. Deterioration caused by climate, vermin, cleaning processes, mechanical and electrical breakdown and general wear and tear is not covered by the insurance.
5. Breakage of brittle articles is not covered unless such breakage is caused by theft, attempted theft, fire, storms or malicious damage.
6. Loss or damage arising from faulty workmanship or defective materials will not be covered.
7. Claims arising from or indirectly caused or contributed by or in consequence of a fraudulent or negligent act will not be paid.
8. Claims arising from civil disturbances, armed forces duty or war and nuclear or radiation activity will not be paid.
9. Claims for theft of phones and laptops will only be paid if such theft occurred at the registered address.
10. Claims made for loss, damage or destruction of the goods following theft where such theft did not occur at the property listed on the schedule will not be paid.
11. Claims made while the account is in **arrears** will not be paid.
12. The loss must be reported to the police within 48hrs of occurrence.
13. The insurable interest may not be transferred from the customer to any other person.

I/ we _____ ID No _____ agree to and understand the terms and conditions of the insurance cover.

Signed _____ Date _____

At _____ Branch Manager's signature _____