



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 understood and agreed to the following terms and conditions;

Appendix A General Credit 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 blacklist 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.

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.

Appendix C: US Dollar Denominated Credit Terms and Conditions

1. The account that I am now opening with TV Sales and Home is specifically a US Dollar denominated account.
2. All amounts reflected on this account, whether they be debits or credits, are denominated in US dollars.
3. The retail selling price of:
 - a. the goods that I purchase on this account;
 - b. the deposit that I pay;
 - c. and all installments that I make against the account -will be expressed and denominated in US Dollars.
4. This account is subject to a minimum cash deposit of 10%



5. In the event that I default on any installment, or fail to pay timeously any amount due in terms of this agreement, TV Sales & Home reserves the right, at its sole and unfettered discretion, to convert my account to a ZWG account (or any other local currency that may have been introduced in its place). This conversion will be based on the current TV Sales and home retail selling price of the product at the date of default and will be subject to the terms and conditions prevailing on the ZWG HTB accounts and other terms and conditions detailed in the Schedule to the Agreement and in Appendix A.
6. In the event that any legislation, rule or law is introduced by the Zimbabwean Government prohibiting or otherwise affecting the operation of this account, TV Sales & Home will have the right, at its sole and unfettered discretion, to convert my account to ZWG account (or any other local currency that may have been introduced in its place). This conversion will be based on the current TV Sales and Home retail selling price of the product, in the currency that will be used for settlement on the date of introduction of the said legislation, rule or law and the converted account will be subject to the same terms and conditions as the ZWG HTB accounts detailed in the Schedule to the Agreement and in Appendix A.
7. In the event that conversion of the account is elicited by events in clause 5 or 6 above, and should I as the customer not be agreeable to the new price or terms and conditions, I retain the right to cancel the transaction and be refunded after returning the goods. The refund shall be calculated as the net of usage, wear and tear as calculated by TV Sales and Home.

Appendix D: Data Consent

I consent to TVSH's collection and processing of my personal data.

More information on your rights and the obligations of TVSH under the Cyber and Data Protection Act Chapter 12:07 and S.I. 155 of 2024 can be found here

<https://www.potraz.gov.zw/wp-content/uploads/2026/03/Consent-Guideline-Final.pdf>

Applicant(s) signature: _____

Date: _____

Branch manager's Signature: _____