



## ONLINE APPLICATION

*Please note that fields marked with a \* are compulsory.*

### Personal Details

Title* :	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms
Surname* :	
First Names* :	
Date of Birth* :	/ / (dd / mm / yy)
Home Address* :	
How long at this residence* :	
Postal address (if different from above) :	
If less than 3 years, please state previous address :	
How long at previous address :	
Resident type* :	<input type="checkbox"/> I am renting <input type="checkbox"/> I live in my parents home <input type="checkbox"/> I own my own home
Telephones Numbers :	Home Phone* Work Phone* Cell Phone
Email Address* :	

### Employment Details

Work Type* :	<input type="checkbox"/> Part Time <input type="checkbox"/> Full Time <input type="checkbox"/> Self Employed
Employer* :	
Occupation* :	
How many Years at Current Employer* :	
Employers Address* :	
Employers Telephone Number* :	
If self employed, name and address of business :	
Trade Reference :	
Business Accounts : Principals name and address	

### Spouse Details

Title :	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms
Surname :	
First Names :	
Date of Birth :	/ / (dd / mm / yy)
Employer :	
Occupation :	
How many Years at Current Employer :	

Employers Address :	
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### Credit References

A. Company* :	
Branch* :	
B. Company :	
Branch :	
Other Identification Details* :	<input type="checkbox"/> Passport <input type="checkbox"/> Credit Card
	Number on ID*:
Do You Hold :	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> Amex <input type="checkbox"/> Diners <input type="checkbox"/> Other

### Next of Kin

Name* :	
Address* :	
City* :	
Phone Number* :	

## **Declaration**

I/We confirm that the above information is correct and agree to abide by the Terms and Conditions stated.

I/We authorise J. Ballantyne & Co. Ltd to use or impart any of the details furnished herewith for the purpose of establishing my/our credit worthiness and any person or company to provide J. Ballantyne & Co. Ltd with such information as they may require.

Further, that in the event of any default on my/our part in the operation of this account, I/we authorise J. Ballantyne & Co. Ltd to refer any details of my/our dealings on this account to any appropriate Agency.

4. Joint cardholders are both jointly and severally liable for payment of the account. We acknowledge that a reason need not be given should this application be declined.
5. I/we certify that I/we are not undischarged bankrupts and I/we can pay my/our debts as they become due from my/our money.
3. I/we acknowledge that if any person uses my/our Ballantynes card, I/we remain liable for the full amount of credit obtained with it.

I/we agree that any costs incurred by J. Ballantynes or its Agent/s in collection of all or any part of any overdue debt on this account, will be payable by me/us.

Do you want this to be a joint account?                      Yes / No

Do you require an additional card?                      Yes / No

I/We accept the Declaration stated above\*.                      Yes / No

## **Terms and Conditions**

A Statement will be rendered monthly and will include all transactions up to the closing date shown. The Closing Balance will be payable by the due date which is also shown on the statement.

1. Should payment not be made in full :

A minimum payment of 20% of any closing balance (or the balance in full if less than \$20.00) will be required on the statement and must be paid by the due date. (A larger payment or payment in full may be made).

An interest charge of 1% per month (12% pa) will be charged on the remaining unpaid balance.

2. J. Ballantyne & Co. Ltd reserves the right to charge interest at the rate equal to 2% plus the overdraft lending rate per annum charged by the National Bank to its corporate customers from time to time, calculated on a daily basis from the due date for payment until J. Ballantyne & Co. Ltd receives payment of such amount in full.

3. a) The credit limit for this account is advised on the acceptance letter accompanying these conditions.
  - b) The credit limit must on no account be exceeded except by prior agreement from the Credit Manager.
  - c) The Credit Manager reserves the right to review the credit limit at any time. A review may be requested at any time. Any change will be notified.
4. The Account will be automatically closed to further purchases/credit in the event of:
  - a) Failure to pay any minimum payment by the due date, or
  - b) The Credit Limit being exceeded without prior arrangement. (Note: Payment of Arrears or Excess over the Credit Limit before the next due date will cause the account to be automatically reopened. Failure to pay Arrears or Excess by the next due date will cause the balance of Account to become immediately due and payable in full).
5. Bankruptcy, death or breach of any of these terms or conditions may result in closure of the account and any outstanding balance will become immediately payable.
6. Liability for any indebtedness or interest incurred will not in any way be prejudiced by closure under 4 or 5 above.
7. Loss of the account card must be reported immediately. The account holder is liable for all charges to the account up to the time of such notification.
8. Payment must reach J. Ballantyne & Co. Ltd by the due date irrespective of the method of payment. The due date for this account is clearly written on the statement.
9. Any change of address must be notified promptly.
10. If any person uses your Ballantynes card, you will remain liable for the full amount of credit obtained with it. Where the application is signed by more than one person as joint or additional cardholders, all such signatories shall be jointly and severally liable for the full amount of credit obtained under your card or additional cards issued.
11. We reserve the right to request the return of your card should your account be closed due to non-payment.
12. Monthly Statements will be sent if there have been no transactions affecting your account, and the present account balance is nil.
13. You may close your account by giving us notice, which will take effect immediately subject to payment in full of any outstanding amount.