

APPLICATION FORM

Credit Limit Required - which should be based on your Income/Expenses-Loans or Affordability:

Upto \$500
 Upto \$1,500
 Upto \$2,500
 Upto \$5,000
 Other: \$ _____

Existing COURTS Customer ID or Account no: (if held)

PERSONAL DETAILS:

Title: Mr Mrs Ms Dr
 First Name: _____ Middle Name: _____
 Surname: _____ Date of Birth: _____
 TIN No: _____

**Please provide us your valid Drivers License or Latest-(Blue) Voter Card or Passport &/and FRCS/FNPF Joint Card for verification purposes*

Home Street Address: _____ Town/City: _____
 Land line: _____ Mobile: _____
 Email: _____

Owner paid for Owner still paying Renting
 Living with parents Hostel
 Other - Pls specify: _____

How long have you lived at your current place of residence?:
 Years: _____ Months: _____

Previous Home Address:

How long did you live at your previous place of residence?
 Years: _____ Months: _____

Postal Address:

Your Marital Status:

Single Married Separated Widowed
 Number of Dependents: _____ Children: _____ Adults: _____
 Spouse/Partner Full Name: _____

Occupation: _____ Employer: _____
 Email: _____ Mobile: _____

Additional Nominated Card Holder (Must be over 18 Years of Age):

Nature of relationship:

Title: Mr Mrs Ms Dr
 First Name: _____ Middle Name: _____
 Surname: _____ Date of Birth: _____
 TIN No: _____

**Please provide us your valid Drivers License or Latest-(Blue) Voter or Passport &/and FRCS/FNPF Joint Card for verification purposes*

Home Street Address: _____ Town/City: _____
 Land line: _____ Mobile: _____
 Email: _____

EMPLOYMENT DETAILS:

Name of Employer or Business: _____ Occupation: _____
 Work Street Address: _____ Town/City: _____
 Landline contact: _____ Mobile: _____
 Email address: _____

Department: _____ Staff EMP No.: _____

Employment Status:

Permanent Contract-Expiry: _____
 Temporary/Casual/Part-time/Projects

Pay/Income Frequency:

Weekly Fortnightly Monthly Bi-monthly

Previous Employer:

Duration: Years: _____ Months: _____

NOTE:

- If Employed please provide us with your Proof of Income: Most recent wage/ salary slip or letter from employer showing remuneration or 6 months bank statements or 2 years income tax returns
- If self-employed or operating a business please provide us with your Proof of Income: Most recent - 6 months latest bank statements or 2 years income tax returns or financials statements, business registration certificate, TIN registration or confirmation of remuneration on business letter head signed by an authorized officer.

INCOME & EXPENSES (MONTHLY):

Monthly INCOME Statement	INCOME	Office Use
Net Monthly Income after Tax /FNPF:	\$	\$
<i>*Pls provide evidence</i>		
Additional Income:	\$	\$
<i>*Pls provide evidence</i>		
Total Income:	\$	\$
Monthly Expenses – (estimated average)	EXPENSES	Office Use
Living Expenses-Food/Beverage etc	\$	\$
Utilities, Internet, Travel, Education, Others	\$	\$
Hire Purchase/Trade/Creditor Payments	\$	\$
Home, Personal,Car, Business Loan Payments	\$	\$
Credit cards payments	\$	\$
House Rental Payments	\$	\$
Other Miscellaneous Expenses	\$	\$
Total Expenses:	\$	\$
Monthly Disposable Income:	\$	\$
Debt Serviceability Ratio:		

FEES AND CHARGES APPLICABLE:

- ▶ Joining/Annual Fee: Not applicable for first year and \$50.00 annually thereafter
- ▶ Replacement Card: \$10.00
- ▶ Credit Card Interest Rate: 21.00% per annum charged monthly on payment due date on the outstanding balance inclusive of interest, fees and charges.
- ▶ Default Interest Rate : 2.00% per month on the amount in default
- ▶ Late Payment Fee: \$15.00 charged monthly where minimum monthly payment is not paid by payment due date.
- ▶ Any other interest, fees or charges that may be deemed applicable due to the default of this agreement or incurred in collection of overdue balances.

REFEREE 1:

Full Name

Occupation:

Address:

Employer & Address

Phone contact:

Relationship:

REFEREE 2:

Full Name

Occupation:

Address:

Employer & Address

Phone contact:

Relationship:

DECLARATION AND SIGNATURE/S:

I/We state that the application details and information provided above are true and correct and are given in support of my/our application to Vision Investments Ltd for the nominated Credit Card Account facility, subject to the terms and conditions specified in the Declaration & Agreement Section detailed below.

Applicant's Signature:

Date of Application:

Kindly enclose your relevant documents as specified.*Thank you for your patronage!**

DECLARATION AND AGREEMENT

The Company in respect to this Agreement means Vision Investments Ltd, any of its managers, employees, subsidiary companies or any authorized agent of the Company, who is the Credit Provider under the Credit Card Account Facility. Any reference to the "Company" is a reference to Vision Investments Ltd and the Credit Provider.

1. Credit Card General Conditions

1.1 Credit Card Account

- 1.1.1 I agree to operate the credit card account within the credit limit allowed. The Company at its discretion will decide on the expiry date of the credit card facility and the credit card limit. The Company is not under obligation to renew the card account upon expiry.
- 1.1.2 The Company can cancel or reduce the credit limit at any time, whether or not I am in default under this agreement.
- 1.1.3 I understand that I can use the credit card to make purchases from any retail outlets nominated by the Company from time to time.
- 1.1.4 The credit card operates with a one-time-password (OTP), which you will receive as an sms on your mobile phone or email. To complete a transaction, you need to provide the OTP to the sales staff or cashier.
- 1.1.5 I can use the card account for a purchase where the amount of that purchase is less than or equal to the amount of credit available in the card account.
- 1.1.6 Credit card applications or credit limit increase applications (as applicable), are subject to the Company's normal credit assessment criteria.
- 1.1.7 I agree and undertake that any additional card holder nominated by me is over 18 years of age and will be bound by the terms and conditions in this agreement. I also undertake that I will be responsible for all transactions carried out by the additional card holder on the card account.
- 1.1.8 If a credit card is lost, stolen or misplaced, this must be immediately notified to the Company. The Company will replace such cards at a prescribed fee.
- 1.1.9 I undertake to immediately notify the Company of any change of name, address or contact details and any change in my income or expenses that may adversely impact the affordability or risk aspect of the credit card account facility on toll free phone 1 800 333 or email: customercare@vision.com.fj.

1.2 Statement of Credit Card Account

- 1.2.1 Every month the Company will submit a statement of the credit card account, enumerating the transactions for the preceding month, the opening and closing balances, the minimum payment owed and the due date.
- 1.2.2 Upon receipt of the statement, I agree to pay the full statement balance or the minimum payment by the due date.
- 1.2.3 If I do not pay the full statement balance, I acknowledge the Company will charge the credit card interest on the outstanding balance. I further acknowledge that if the minimum payment is not paid by the due date, the Company will also charge a late payment levy and default interest on the amount overdue on the due date.
- 1.2.4 I agree to check the statement and in the event any transaction is disputed, I agree to immediately bring this to the notice of the Company before the due date.
- 1.2.5 The Company will not provide a statement where the account balance is zero or after the card account has been cancelled as provided in this agreement.
- 1.2.6 The Company advises that payments to the card account can be made to Vision Investments Ltd at any Courts branches or through any available mobile wallet platforms.
- 1.2.7 Payments to the credit card account will be treated as made, only when it is credited to the card account. The Company at its sole discretion will decide how to apply the payment to the transactions in the card account.

1.3 Interest Rates and Other Charges

- 1.3.1 Interest, fees and other charges apply on the card account. These fees and charges are noted in the Application Form. These may be varied, or new terms and conditions may be introduced at any time in the future at the discretion of the Company. The Company will implement the changes without the need to obtain your prior consent, including but are not limited to the following:
 - i. the applicable credit card interest rate or default interest rate;
 - ii. the frequency with which interest is debited;
 - iii. Other fees and charges and their frequency and time for payment.
- 1.3.2 The Company will notify you of the introduction or variation of interest

rates and other charges payable, by written notice or by advertisement in the media. I understand that my prior consent is not a condition or required, for any such variation of charges to take effect.

2. Other Acknowledgements and Consents

- 2.1 I confirm that the information contained in this application and the financial information supporting it, are true and correct in all respects. I acknowledge that the Company will rely on this information when making its decision about whether to extend credit to me.
- 2.2 I acknowledge that the Company has the right to verify and confirm the details of the information provided in this application.
- 2.3 I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information I have provided in this form will not become part of any contract for credit, until and unless the Credit Card Account Facility is approved by the Company. The information I have provided is only to enable the Company to make a determination about whether to extend credit to me.
- 2.4 I understand that only the Company can decide whether my application for credit is approved and that any person who may have introduced me to the Company has no authority to give any approval.
- 2.5 I consent for the Company to provide to any guarantors(s) or indemnitor(s) all information, including a credit report and copies of documents, which the Company deems appropriate concerning me, the credit provided to me and any security.
- 2.6 I consent to the Company exchanging information concerning my financial affairs with any person acting on my behalf, include my agent, accountant, solicitors or broker.
- 2.7 I acknowledge that the Company may exchange information concerning me with its related companies for the purposes of assessing my credit worthiness and for servicing and managing the credit provided to me.
- 2.8 I acknowledge that the Company may use information about me for its internal purpose related to the Company's provision and management of financial services.
- 2.9 I agree to the Company disclosing information about me to its related companies. This information may be used for marketing purposes and to better inform me about other related services that may suit my needs.
- 2.10 I understand and agree that the Company may immediately cancel and withdraw any credit provided to me and all monies owed to the Company will become immediately due and payable on demand, if any of the information I have provided is incorrect, false or misleading or if my financial situation changes in any way whatsoever.
- 2.11 I/We irrevocably authorise the company as an approved credit report recipient, to conduct the necessary enquiries and verifications to help assess my/our credit application including a credit opinion if required from any approved credit reporting agency or other reliable sources that may have personal or business related financial information about me/us.
- 2.12 I/We also irrevocably authorise the company to obtain from my employer, and any other income sources all remuneration or income details including deductions and updates relevant to the appraisal of my credit application including ongoing management of my debt to the company.
- 2.13 I/We irrevocably authorize the company as an approved credit information provider to disclose my/our credit information to a credit reporting agency.
- 2.14 I/We irrevocably authorize for the collection of my/our credit information by a credit reporting agency.
- 2.15 I/We irrevocably authorize the company as a credit report recipient to obtain and use my/our credit information received from a credit reporting agency or other reliable sources that may have financial information about me/us, for business related purposes.
- 2.16 I/We irrevocably authorise the company to retain an electronic copy of all documents used for appraisal of my credit application, which shall be enforceable in any proceeding against me/us in the same manner as the original documents.

3. Cancellation and termination

- 3.1 The Company may cancel my card account at any time without prior notice if I or my nominee for an additional card, breaches any of the terms and conditions of use of the card account as set out in this agreement or had provided the Company with false information when making an application to the Company for the card account.
- 3.2 I as the card account holder may terminate the card account at any time by giving the Company written notification.
- 3.3 Where the card account has been terminated or cancelled by the Company or by me, I agree to immediately pay the full balance of the card account; including (where applicable) any amount reasonably expended by the Company in collecting or enforcing payments. I also undertake to

immediately return to the Company the credit cards issued to me or my nominated additional card holder.

- 3.4 I agree I will remain liable for all transactions debited to the card account prior to termination or cancellation of the card account.
- 3.5 The Company may temporarily block or place a stop on the card account if any suspicious transactions are noted and the Company is unable to verify such transactions with me.
- 3.6 The Company at its sole discretion can decide whether or not to renew the credit card facility or to replace a credit card.

4. Protection of your privacy

4.1 Notice that credit information may be given to a credit reporting agency I authorize the Company to give any credit reporting agency certain personal and confidential financial and related information about me. This information may include but is not limited to: my identification; that credit has been applied for and the credit provided; details of payments that are overdue for more than 60 days and, if applicable, that collection action has commenced; that payments are no longer overdue; details of cheques drawn or payments initiated or made by me which have been dishonored or not otherwise received by the Company; where applicable, that in the Company's opinion I have committed a serious credit infringement or that the credit provided to me by the Company has been paid or discharged.

4.2 Authority to obtain certain credit information
To enable the Company to assess my application for credit I authorize the Company to obtain from third parties including a credit reporting agency, credit reports that will contain personal, financial information about me in relation to personal or commercial credit provided to me; and from a business which provides information about the commercial credit worthiness of person, information about my commercial activities and credit worthiness.

4.3 Authority to exchange credit information with other credit providers
I authorize the Company to give to and obtain from other credit providers named either in this application or in a credit report issued by a credit reporting agency any information about my credit worthiness, credit standing, credit history or credit capacity. This information may be used to assess my application for credit and / or my credit worthiness; assist me to avoid defaulting on my credit obligation and to notify other credit providers of a default by me.

4.4 Banker's/Creditors Opinion
I authorize the Company to give and received a banker/creditor's opinion connected with my personal accounts, business, trade or profession to assist in the evaluation of my application for a credit card account.

5. Electronic engagements & Signatures

The Electronic Transactions Act 2008 applies to this agreement. The parties agree that this Agreement may be executed in counterparts and delivered

electronically by email or other form of electronic transmission and delivery and executed by electronic signatures and that all signatures are the same and have the same legal effect as handwritten signatures and are valid, enforceable and admissible in a court of law.

6. Receiving of Marketing Information

The Company respects your privacy. If you do not wish to receive any marketing communication from the Company or its affiliates, about products or services, please inform Customer Care on the toll free phone 1 800 333 or email customercare@vision.com.fj.

7. Assignment

The Company can assign or transfer the rights, obligations or interest in this agreement to any person or other organization

8. Force Majeure

I agree to the extent permitted by Law, the Company will not be liable for any loss or damage (whether direct or consequential), nor be in default under the credit card contract, for failure to observe or perform any of its obligations under the credit card contract for any reason or cause which could not, with reasonable diligence, be controlled or prevented by the Company, including acts of God, acts of nature, acts of government or their agencies, strikes or other industrial action, fire, flood, storm, cyclone, earthquake, tsunami, riots, power shortages or failures, sudden or unexpected system failure or disruption by war or sabotage.

9. Applicable Law

This agreement is subject to laws of Fiji

Applicants Signature:

Date:

Additional Card Holder Signature:

Date:

OFFICE USE ONLY

DISPOSABLE INCOME (DI): \$ _____ PM

Justification/Commentary:

DEBT SERVICEABILITY RATIO (DSR): _____ %

Justification/Commentary:

- Approved Declined Deferred Cancelled

Branch Level	Signature(s)	Date
Completed by		
Authorized / Verified by		
Approval by Credit Manager (if within CAD)		
Credit Manager Name:		
Scanned by		

Assessing Officer/Credit Manager Name:

ID:

Signature:

Date:

Time:

Credit Approval	Signature(s)	Date
Approved by		
Scanned by		
Back Office checking	Signature(s)	Date
Loaded by		