

I am applying for <input checked="" type="checkbox"/>	Truworthis fixed 6-mnth acct <input type="checkbox"/>	Truworthis fixed 12-mnth acct <input type="checkbox"/>	Truworthis flexible credit card <input type="checkbox"/>													
Truworthis credit card acct number	5	8	8	8	9	2	0	5								
Do you have or have you ever had a Truworthis or Topics account? <input checked="" type="checkbox"/>										YES		NO				
If yes, what is the Truworthis acc no?										Conversion balance on acct: \$						
If yes, what is the Topics acc no?										Conversion balance on acct: \$						
YOUR PERSONAL DETAILS																
Surname:						First name(s):										
Title:			Marital status:				Gender: <input checked="" type="checkbox"/>		Male <input type="checkbox"/>		Female <input type="checkbox"/>					
National Identification Number:						Date of Birth:										
Cell phone:				Home phone:				Other phone:								
E-mail address:																
Residential address:																
Suburb:						City:										
Postal address:																
City																
Accommodation status:		Owned <input type="checkbox"/>			Rented <input type="checkbox"/>			With parents <input type="checkbox"/>			Company house <input type="checkbox"/>					
Monthly mortgage payment or rent: \$						How long at this address?										
Previous address:																
Suburb:						City:										
EMPLOYMENT INFORMATION																
Current employer:																
Employer's physical address:																
Suburb:				City:				Years with current employer?								
Phone:				Monthly gross income: \$				Monthly net income: \$								
Position:				Status: <input checked="" type="checkbox"/>			Permanent <input type="checkbox"/>			Temporary <input type="checkbox"/>			Contract <input type="checkbox"/>			
Previous employer:																
BANKING DETAILS																
Bank:						Branch:										
Account number:						Affordable monthly installments: \$										
TRADE REFERENCES – MORTGAGES, OTHER CREDIT ACCOUNTS, LOANS, DEBTS, OR OBLIGATIONS																
Name				Branch				Account no.				Monthly payment				
OTHER SOURCES OF INCOME																
Description										Amount per month						
REFERENCES – please provide two personal references not living with you																
Name:																
Address:																
Cell phone:				Home phone:				Work phone:								
Name:																
Address:																
Cell phone:				Home phone:				Work phone:								
Name of next of kin:										Relationship:						
Next of kin residential address:																
Suburb:						City:										
Cell phone:				Home phone:				Work phone:								
Next of kin's employer:																
Next of kin employer's physical address:																
Suburb:						City:										
I authorize Truworthis, Ltd. to verify the information provided on this form as to my credit and employment history.																
Do you wish this to be a joint account?				Yes		No		If yes, please indicate name of joint applicant below and complete a separate Credit Application form								
<input checked="" type="checkbox"/>																
Title:				Surname:				First name:								
Signature of applicant:										Date:						
Signature of co-applicant, if for joint account:										Date:						

TRUWORTHS CREDIT APPLICATION TERMS & CONDITIONS

PART ONE – Please sign and return to us

This agreement is between us, Truworths Limited, whose registered office is at 808 Seke Road, Prospect Industrial Park, Harare, CABS, whose registered office is at Northend Close, Northridge Park, Highlands, Harare, and You, the Cardholder.

This agreement is subject to the [Retail Credit Terms and Conditions](#) which accompany this agreement and the references to clauses in this agreement are references to clauses in the [Retail Credit Terms and Conditions](#). Before signing this Agreement please read the [Retail Credit Terms and Conditions](#).

Credit Limit: Your credit limit will be the amount determined by us from time to time and notified to you.

Repayments: Each month you must pay to us at least the minimum repayment, which is the total interest and administration charge together with a percentage of the principal amount outstanding shown on your monthly statement. The minimum repayments are as indicated per the schemes below. You must pay the relevant amount to us by the end of the calendar month in which the repayment is due. The amount of the minimum repayment and the repayment date will be sent to you by SMS and email, (where available).

Interest and Charges: Our charges for services in relation to the schemes are:

4.	A penalty charge of \$15 will be levied on any Accounts which remain unpaid at close of business on the last calendar day of each month in which the payment is due.
5.	Any taxes that apply as mandated by tax authorities.

Interest is charged from the last day of each calendar month based on the closing current balance of the account.

You may repay in full the current balance as outstanding by the close of business on the last calendar day of the month in which case no interest will be charged in relation to the current balance on purchases.

You may make repayments that are greater than the minimum repayment at your discretion.

Changes to interest and charges: we may vary (or introduce) any interest rates, charges or fees at our discretion and upon written notice to you at any time in accordance with Clause 8 of the [Retail Credit Terms and Conditions](#).

Sign only if you want to be legally bound by the terms of this Agreement and the terms contained in the [Retail Credit Terms and Conditions](#).

6 months fixed repayment period	12 months fixed repayment period
No interest charged on account except on accounts in arrears which are charged interest of 5% on the monthend balance.	Interest of 2% is charged monthly at month end on the monthend account balance with arrears accounts attracting interest at 5% per month on the full balance.
Minimum installment amount is \$10. If the account balance is less than \$10, then the balance becomes payable	Minimum installment amount is \$10. If the account balance is less than \$10, then the balance becomes payable

Sign only if you want to be legally bound by the terms of this Agreement.

Signature of Customer:
X
 Date of Signature:

Credit Card Flexible	
1.	Interest of 1.5% is charged monthly on the current balance shown as outstanding on your account at close of business on the last calendar day of each month.
2.	A service charge of 0.5% is charged monthly on the current balance after the 1.5% interest has been added to the balance shown as outstanding on your account at close of business on the last calendar day of each month.
3.	The minimum monthly payment shall be the greater of \$5 or a value calculated as 3% of the capital balance shown as outstanding on your account at close of business on the last calendar day of each month plus all interest, Service and Late Payment Charges applied during the preceding month.

IMPORTANT – USE OF YOUR INFORMATION

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

We, members of the Truworths Group, members of the CABS Group and other organizations approved by Truworths and or CABS (which may include insurance companies) would like to share information about you to enable us to keep you informed about special offers, products, services and promotions available from us. You agree that in order to determine which products or services may be of interest to you, information about you and the conduct of your account may be analysed, including your purchases, other transactions and payment record. By completing this application you will be consenting to the use of your information.

DOCUMENTS REQUIRED		OFFICE USE ONLY	
		VETTING	
	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Current pay slip		Identification document	SIGNATURE
3 months bank statement (may be required)		Employment	
Copy of ID		• Employer called	
Proof of residence		• Net salary confirmed	
Confirmation of employment		Transunion check	
ACCOUNT DETAILS		XDS check	
Truworths / Topics account number		Truworths / Topics credit check	
		References	
Credit limit authorized: \$		• Next of kin	
MANAGER'S AUTHORIZATION		• Personal reference (1)	
		• Personal reference (2)	
		• Trade references	
		Proof of residence	

Please ensure both sides of this form are completed in full.