

**Valued Customer: Please read the following carefully**

For the purpose of providing quick, efficient services to our valued clients we have bundled criteria for managing credit. Listed below is the necessary procedure we have in place:

**CREDIT POLICY**

1. **Services** cannot be provided until credit application has been returned to The Employment Specialists for evaluation.
2. **Credit Holds** – The following are procedures to ensure that all credit applications will be received and processed quick and efficiently.
  - i) **New Accounts** – Once an order has been placed and the initial credit limit of \$1500 has been reached, but credit information has not been received, the account will be placed on hold. Complete credit information must be submitted before any services can be further provided.
  - ii) **Current Credit Exceeded** – The Companies payment history may be reviewed once the company has reached or exceeded their credit limit. Updated credit information will be needed to increase the current credit limit. If a credit increase is not available at that time, paying down the balance will be a suitable option for continued services.
  - iii) **Past Due Accounts** – Should your credit account balance exceed the 30 day limit, you will be notified by our Office Administration. Should your account become 60 days past due, a Cash on Delivery status will be attached to your account unless an agreement has been arranged with The Specialists office, otherwise you will be notified of the amount of payment needed to reopen your account. Your account may be re-opened once full payment has been received.
3. **Terms and Conditions:**
  - i) Credit Account – Net 30 days from the date of invoice for those customers on a Credit Account
  - ii) Cash on Delivery – Cash, Cheque, Bank Draft or Money Order
4. **Credit Limits** – Credit limits will be established by The Employment Specialists for customers who wish to purchase on a, Credit Account basis. To obtain a Credit Account, you must complete a Credit Application, which we will keep on file and update periodically.
5. **Poor Credit History** – Customers who have performed poorly within their previously established credit terms will be placed on Cash on Delivery status if no balance is owing on the account. Credit terms for those with an outstanding balance will be Cash on Delivery plus payment of a determined percentage of the outstanding balance until the total balance owing is paid in full at which time the customers credit will be reviewed.
6. **Insufficient Credit Information** – Customers will be put on a Cash on Delivery status until sufficient credit information has been received and processed.
7. Upon acceptance and approval, this policy is effective immediately.

For more information or if you have any questions on The Specialists credit policy, please contact our office at:

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OFFICE PHONE: (604) 523-9999  
OFFICE FAX: (604) 523-9909**

**THANK YOU FOR YOUR BUSINESS.**

