



Credit Policy

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 procedures we have in place:

- 1) **Services** cannot be provided until Credit Applications have been returned to The Employment Specialists for evaluation and approval.
- 2) **Credit Holds** – the following are procedures to ensure that all credit applications will be received and processed quickly and efficiently.
 - a. **New Accounts** – once an order as been placed and the initial credit limit of \$1,500 has been reached, but credit information has not been received, the account will be placed on hold. Complete credit information must be submitted before services can be further provided.
 - b. **Current Credit Exceeded** – Payment history may be reviewed once the you have reached or exceeded the 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 service.
 - c. **Past Due Accounts** – Should your credit account balance exceed the 30-day limit, you will be notified by our Office Administration. Should the account become 60 days past due, a Cash on Delivery status will be attached to your account unless an agreement has been otherwise arranged. You account may be closed if payment is not received and full payment will be required to reopen your account.
- 3) **Terms and Conditions**
 - a. Credit Account – Net 30-days from the invoice date of customers on Credit Accounts
 - b. Cash on Delivery (COD) – Cash, Cheque, Bank Draft, or Credit Card payment to be received the day-of services required.
- 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. This will be kept on file with the Employment Specialists.
- 5) **Poor Credit History** – Customers who have performed poorly within their previous established credit terms will be placed on COD status if no balance is currently owing on the account. Credit terms for those with an outstanding balance will be COD plus payment of a determined percentage of the outstanding balance unit 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 COD status until sufficient credit information has been received and processed
- 7) Upon acceptance and approval, this policy is effective immediately.

For more information regarding the Credit Policy please contact one of our Employment Specialists Office Administrators