

- 10.8. You must pay at least the minimum amount or any arrears reflected on your statement by the due date
- 10.9. You may also repay any amount owing at any time
- 10.10. You may pay at any participating branch, or any other facility that we communicate to you from time to time
- 10.11. If you fail to comply with your payment terms or any other of the conditions of our agreement with you, or your estate is sequestered, or you pass away, or you make false disclosures in the application process, then all amounts will become due and payable immediately and your facility will be closed
- 10.12. The method of payment that you choose will be at your own risk and we will only recognise the payment when we receive it and process it

11. LEGAL AND OTHER COSTS

- 11.1. If your account goes into arrears:
 - 11.1.1. you will be charged with costs relating to any debt collection activities which will include letters and telephone calls made through the month whilst you are in arrears, and
 - 11.1.2. your default status will be noted on the credit bureau which could negatively affect your credit record; and
 - 11.1.3. we will suspend your credit facility and give you notice that we intend to close your account on which your full balance will become immediately due and payable; and
 - 11.1.4. your account will be handed over to an external debt collection agency for the recovery of the arrear amount and you will be charged with these costs
- 11.2. If we institute legal action against you, you will be liable for all legal costs, which will include but not be limited to legal costs on the "attorney and client scale", all collection and tracing costs; revenue stamps and sheriff costs, and related VAT charges. These will be debited to your account.
- 11.3. Judgement may also be taken against you

12. CERTIFICATE OF INDEBTEDNESS

A certificate signed by any of our managers whose appointment and authority need not be proven in which the amount of your indebtedness to us and the interest rate applicable to your credit facility is stated, shall be accepted as sufficient proof of your indebtedness in any legal proceeding and shall be regarded as correct unless you can prove that the interest rate or amount is incorrect.

13. CONSENT TO JURISDICTION

In terms of section 45 of the Magistrates' Courts Act, 32 of 1944, you hereby consent that we may institute any legal proceedings that have to do with this agreement or your account, in the Magistrate's Court, being any magistrate's court, which in terms of section 28 of the Magistrates', Courts Act, has jurisdiction over you. We can however choose to institute action against you in any other courts having jurisdiction.

14. NEGATIVE OPTION MARKETING AND OPTING OUT REQUIREMENTS (Section 74(6) Of The National Credit Act)

- 14.1. It is recorded and agreed that pursuant to your application form you have been presented with a statement of the following options and have been afforded an opportunity to select any of those options –
 - 14.1.1. to decline an option of pre-approved annual credit limit increases as provided for in section 119(4) of the National Credit Act;
 - 14.1.2. to be excluded from any –
 - 14.1.2.1. telemarketing campaign that may be conducted by or on behalf of us;
 - 14.1.2.2. marketing or customer list that may be sold or distributed by us, other than as required by the National Credit Act;
 - 14.1.2.3. any mass distribution of email or sms messages.

15. INFORMATION CONSENT

- 15.1. You, the account holder, consents to us:
 - 15.1.1. making enquiries about your credit record with any credit reference agency and any other party to confirm the details on this application;
 - 15.1.2. providing regular updates regarding the conduct of the account to the credit reference agencies and allowing the credit reference agencies to in turn make the record and details available to other credit grantors and;
 - 15.1.3. checking your payment behaviour, at any time, by referencing your credit record with any credit reference agency;
 - 15.1.4. listing your details with any credit reference agency should you default on your repayment obligations to Tenacity.
- 15.2. You, the account holder consents to us:
 - 15.2.1. carrying out identity and fraud prevention checks and sharing information relating to this application with other credit grantors and;
 - 15.2.2. providing details to other credit grantors of any conduct on your account that gives us reasonable cause to suspect that the accounts are being used for improper purposes. You understand and agree that the record of this suspicion will then be available to other credit grantors should they carry out credit or other checks on your name.

16. ENDING THIS AGREEMENT – By You (Section 122 Of The National Credit Act)

You may, at any time, end this agreement and pay the settlement amount to us. You must

advise us in writing if you want to close your account. You must destroy and return the card(s) to us with your letter. Destroy a card so it cannot be used again by cutting through the magnetic stripe and account number. A card that is not destroyed correctly may still be used, should this happen you will be responsible for the transactions.

17. ENDING THIS AGREEMENT – By Tenacity (Section 123 Of The National Credit Act)

- 17.1. Tenacity's rights and obligations to end this agreement
 - If you are in default of this agreement, we may take the steps set out in Part C of Chapter 6 of the National Credit Act (which concerns debt enforcement by repossession or judgement) to enforce and terminate this agreement.
 - We may –
 - 17.2. suspend your credit facility at any time you are in default under this agreement;
 - 17.3. close the credit facility granted to you by giving written notice to you at least ten business days before the credit facility will be closed.
 - 17.4. We may choose at any time to revoke your card or to close the account to protect our interests.
 - 17.5. At our request you must immediately pay to us the total balance outstanding on the account, including accrued interest, if we revoke your card or we close the account.
 - 17.6. Even if this agreement ends, we will be entitled to rely on the rights acquired under this agreement before it ended.
 - 17.7. Notwithstanding any suspension, cancellation and/or termination, this agreement shall remain in effect to the extent necessary until you have paid all amounts outstanding to us
 - 17.8. We may not close or terminate your credit facility solely on the grounds that –
 - 17.8.1. we have declined your request to increase the credit limit;
 - 17.8.2. you have declined an offer from us to increase the credit limit;
 - 17.8.3. you have requested a reduction in your credit limit, unless such a reduction reduces the credit limit to a level at which we would not ordinarily offer or establish credit.
 - 17.9. Consequences for the consumer
 - The unilateral termination of this agreement by us does not suspend or terminate any residual obligations we may have to you under this agreement.

18. CONSUMER'S RIGHT TO RESCIND (Section 121 Of The National Credit Act)

- 18.1. You may terminate this agreement within five business days after the date on which this agreement was signed by you, by delivering a notice to us at P O Box 6400, Parow East 7501; and
- 18.2. tendering payment in full for any goods or services you may have received under this agreement.

19. EARLY SETTLEMENT (Section 125 Of The National Credit Act)

- 19.1. You are entitled to settle this agreement by requesting us to close your account and cancel your card at any time with or without advance notice to us.
- 19.2. The amount required to settle this agreement would be the unpaid balance of the principal debt owing to us at that time together with the unpaid interest charges and all other fees and charges payable by you to us up to the settlement date.

20. AMENDMENTS TO THESE TERMS AND CONDITIONS

- 20.1. We may, within our sole discretion and at any time, amend these terms and conditions subject always to compliance with the National Credit Act. This will be done in writing and any amendment will not constitute an ovation of this agreement.
- 20.2. We will inform you of any amendments by sending you a notice of amendment or by sending you the amended terms and conditions or by sending out amendments on your monthly statement.
- 20.3. The amendments will be binding on you and will form part of these terms and conditions 21 days after we have sent you the amendments.
- 20.4. If you are dissatisfied with the amendments, you have the right to end this agreement before the end of the 21-day period, in which case, the provisions of 17.5 shall apply.

21. ADDRESSES FOR NOTICES

- 21.1. The physical address you provide when concluding this agreement will be regarded as your chosen address where notices may be given and documents in legal proceedings may be served. You must notify us in writing immediately if your chosen address changes. Such notification should be mailed to P O Box 6400, Parow East 7501 or e-mailed to shoecity@tenacityinc.co.za.
- 21.2. You should send any legal notice to us at our chosen address provided above.

22. GENERAL

- 22.1. South African law governs these rules.
- 22.2. Any favour or concession we may give you will not affect any of our rights against you.
- 22.3. We monitor and record all our telephone calls and other interactions with you.
- 22.4. We may cede, assign or transfer our rights and obligations under this agreement or arrange for any other person to carry out any of our rights or obligations under this agreement without your consent and without notice to you.
- 22.5. You have the right to resolve a complaint by way of alternative dispute resolution
- 22.6. You have the right to apply to a debt counsellor for debt review or to be declared over-indebted. In this regard, the National Credit Regulator can be contacted for debt counsellors' details at: (contact number 0860 627627).
- 22.7. You must immediately tell us if you are under an administration order, become insolvent, or have any other form of legal disability.
- 22.8. You can file any credit related complaints with the National Credit Regulator (contact number 0860 627627) or make application to the National Credit Tribunal.

Be swept off your feet with the SHOE CITY CARD

More AFFORDABLE

- **Installments** are split over 12 months.
- **No service fees** apply in the months where you have a zero balance.
- A low monthly service fee of R9.95 **offers you cover** in the event of death, retrenchment or temporary disability. For more info, call Tenacity on **021 928 1040**.

More CONVENIENT

- You can use your Shoe City Card at any Shoe City store **nationwide**, or **any store** that displays the A-Plus sign – you won't need to carry cash when shopping at these stores.
- You can pay **any way you choose** – in-store, by debit order, at any Nedbank branch or via the Internet.
- You can **share your account** and credit limit by giving a friend or family member their own Shoe City Card **for free**.

JOIN *the* ACKERMANS CLUB *for just* R14.50 *per month and put the swagger back in your step with these* EXCITING EXTRAS!

Simply tick the 'I want to join the Ackermans Club' box on the **Application Form** overleaf!

For YOU

- **Ackermans Club Magazine** every second month.
- **EXCLUSIVE** members-only competitions and giveaways of **up to R25 000** every second month.
- Invitations to exclusive **members-only** events, workshops and so much more.

For PEACE OF MIND

- Up to R10 000 in **funeral cover** – up to R6 000 for you, the Club member, and up to R4 000 for your partner.
- **FREE 24/7 roadside assistance** – anywhere in SA!

The A-Plus Family Protector Plan is arranged exclusively for you by Ackermans and Hollard Life Assurance Company Limited and is underwritten by Hollard. Hollard is a licensed Insurer and Financial Services Provider. Ackermans is a juristic representative of Hollard Life.
 * Children are covered up to the age of 21 years, or 25 if they are full-time students.
 ** A waiting period of 6 months will apply from commencement of the policy in respect of natural causes.
 *** No waiting period for accidental death.

For THE FAMILY

- The chance to win **bursaries** to the value of R25 000 every second month.
- 20% OFF the cost of **GP consultations** with our network of more than 3 000 participating doctors, nationwide.
- An after-hours **Dial-a-Teacher** service to give your children the help they need with schoolwork, studying, projects, exams and more!

One phone call to the **Ackermans Club Helpline** does it all.



PROTECT *your* FAMILY *for LESS than* R2.00 *a day!*

Get **affordable funeral cover for your whole family** with the A-Plus Family Protector Plan, which covers you, your partner and up to five dependent children for one low monthly premium!

- **No medicals** required.
- **Guaranteed acceptance** (up to 65 years of age).
- **R10 000 in cover** each for the main member and their partner.
- **Payout doubled** to R20 000 in the event of accidental death.
- **Children are covered** for R5 000 each in the case of natural death.

ALL FOR A MONTHLY PREMIUM OF ONLY R33.95 – ADDED TO YOUR MONTHLY SHOE CITY ACCOUNT!

- **Please Note:** The maximum joining age for you and your partner is before your 65th birthday. Your children are covered up to the age of 21 years, or 25 if they are full-time students. Ackermans Club members already enjoy free minimum funeral cover and can increase this cover significantly by taking out the A-Plus Family Protector Plan. A waiting period of 6 months will apply from the date of commencement of the policy in respect of natural causes. No waiting period for accidental death.
- **Simply tick** the A-Plus Family Protector Plan **option box** overleaf to sign up! The monthly premium of R33.95 will be added to your account each month.

- The A-Plus Family Protector Plan is **arranged exclusively** for you by Ackermans and Hollard Life Assurance Company Limited and is underwritten by Hollard. Hollard is a licensed Insurer and Financial Services Provider. Ackermans is a representative of Hollard Life.



With a
 SHOE CITY CARD
at your fingertips,
you'll have the
 WORLD AT YOUR FEET.



USE YOUR SHOE CITY CARD WHEREVER THE A-PLUS LOGO IS DISPLAYED!
 WHAT BETTER WAY TO SHOP THAN IN A NEW PAIR OF SHOES?



HOLLARD IS A LICENSED INSURANCE AND FINANCIAL SERVICES PROVIDER.
 ACKERMANS IS A JURISTIC REPRESENTATIVE OF HOLLARD LIFE.

Shoe City Application Form

The Shoe City Card is underwritten and managed by Tenacity Financial Services (Reg. No. 2007/003071/07) who is a registered credit service provider (NCRCP1638). Please complete all sections of the application clearly. Applicants who are below the age of 18 years will not be considered for credit. Please hand your application together with a copy of your ID and latest payslip in at your nearest store or fax to +27 (0)21 928 1041.

For administration purposes only: **SCS201110BA/ENG**
Store name: Store No:

Yes, I want to join the A-Plus Club Yes, I would like to apply for the A-Plus Family Protector Plan. (Terms & Conditions apply - see reverse)

At which store would you like to pick up your new card?
Branch Store No.

Personal Details

Title Mr Mrs Ms Initials

Surname

First Name

Known Name

Identity/Passport Number

Nationality

Gender Male Female Date of Birth

Marital Status Single Married Divorced Widowed

Under the age of 18 Years

Please supply the following information related to dependants:
1. Date of Birth Male Female
2. Date of Birth Male Female
3. Date of Birth Male Female

Marital Contract Community of Property Ante-nuptial Other

No Schooling Primary School High School Matric Diploma Degree Post Graduate

Language Preference for Correspondence English Afrikaans

Postal Address

Postal Code

Residential Address

Postal Code

Number of years at present address

Number of years at previous address

Province

Home Tel. Number if no home number please provide alternative (Code & Number)

Cellular Number

E-Mail Address

Where do you live? Own Home Rented Accommodation Hostel Boarder With Parents Other

If you own a home What is the value of your home?

What is your outstanding bond?

Do you own your own car? Yes No

Home Language English Afrikaans isiNdebele Sesotho

Setswana siSwati isiXhosa isiZulu

Sepedi Tshivenda Xitsonga Other

Ethnic Group Black White Coloured Asian Do not wish to answer

(information required by the Credit Regulator)

Work Details

Employer / Company Name

Occupation / Job

Department

Employee / Clock No.

Manager / Supervisor Name

Manager Number

Dial Code & Number

Work Number

Dial Code & Number

Are You? Permanently Employed Self Employed On Contract Casually Employed

On what day are you paid?

Years at present employer

Years at previous employer

Monthly Income & Expenses

	Your Income	Spouses Income
Gross Monthly Salary - before deductions	R <input type="text"/>	R <input type="text"/>
Other Monthly Income	R <input type="text"/>	R <input type="text"/>
	Your Expenses	Spouses Expenses
Salary Deductions (From Salary Slip)	R <input type="text"/>	R <input type="text"/>
Bond / Rent	R <input type="text"/>	R <input type="text"/>
Rates / Levy	R <input type="text"/>	R <input type="text"/>
Policies (life, household insurance, funeral)	R <input type="text"/>	R <input type="text"/>
Credit Commitments (vehicle finance, personal loans, store accounts)	R <input type="text"/>	R <input type="text"/>
Other Household expenses (food, schooling, transport, petrol, cell)	R <input type="text"/>	R <input type="text"/>

How many store accounts do you hold?

Banking & Debit Order Details

What type of account do you currently hold Current Savings Mzansi Credit Card

(You may tick more than one)

How many years have you had your bank account?

Would you like to pay your account by debit order? Yes No

Select amount to be debited: Total Payment Due Total Balance Due

If Yes - Name of Account Holder

Bank Name

Account Number

Branch Name

Branch Number

Type of account Cheque / Current Savings Mzansi Debit order deduction date

Signature of account holder -

I hereby authorise my monthly deductions to be debited to this account

Spouses Details

Title Mr Mrs Ms First Name

Surname

Contact Number

Contact Details of someone not living with you

Mr Mrs Ms First Name

Surname

Contact Number

Supplementary Card Application

I, hereby request a Supplementary Card for the person stated below to share my account and credit limit

Once the application has been approved, you will be notified via SMS. The Supplementary Card applicant can then go to any A-Plus store with their ID Book and the reference number you will receive in the confirmation SMS to collect and activate their card. The store at which the card is collected will determine which brand of card is issued - choose between Ackermans, Shoe City and Jay Jays!

Brand Branch Store No.

Title Mr Mrs Ms Initials

Surname

Identity Number

Cellular Number

E-Mail Address

Ethnic Group Black White Coloured Asian Do not wish to answer

I'd like to know about exciting offers and promotions from the Ackermans Group stores. Yes No

Signature of Main Cardholder

Signature of Supplementary Cardholder

Consent & Acknowledgements

I consent to an annual limit increase Yes No

Signature

Have you made application to a debt counsellor or to be placed under administration in the last 60 days? Yes No

I'd like to know about exciting offers and promotions from the Ackermans Group stores. Yes No

Would you like to receive marketing messages via

E-Mail SMS Telemarketing Post

I authorise Tenacity to disclose my details to other parties to correspond with me regarding other products that may interest me. Yes No

If you are married in community of property or by customary law prior to 15/11/2000, then you are required to obtain the consent from your spouse to enter into this credit agreement. Please confirm that you have received consent from your spouse. Yes No

By signing the application below I acknowledge that I have read, understood and accepted the Shoe City Card terms and conditions and authorise Tenacity to use the information disclosed by me on this application, as well as my credit history and payment profile, with any person, including the Credit Bureau, in the processing of this application. I also confirm that the information that I have provided is complete, correct and true.

Signature

Date

For Branch Use

Account Number

Store No.

Employee No.

Application Checked by

Acceptance of Account

By signing here I acknowledge that I have taken possession of my Shoe City, and have signed the card on the signature panel. I also acknowledge receipt and acceptance of the pre-agreement quote and credit agreement.

Signature

Date

TERMS AND CONDITIONS OF THE SHOE CITY CREDIT FACILITY

The card is issued and the credit facility is granted by Tenacity, in our sole discretion to you the cardholder, and your application is processed in Cape Town. The use of the Shoe City credit facility shall be subject to the following terms and conditions ("rules"). Remember you must always adhere to these rules, as they are a binding agreement between you and us.

WHAT WE MEAN

- 'Agreement' means, the credit agreement between you and us incorporating the pre-agreement quotation, the credit agreement as well as the terms and conditions and credit facility in force from time to time;
- 'accountholder' means the person who has applied for and has been granted a credit facility by Tenacity;
- 'account' means the credit facility opened in the name of the accountholder;
- 'credit facility' means the total amount of credit approved by Tenacity to be utilised by the accountholder;
- 'card' means the Shoe City plastic card issued to you by us, which you will use to access your credit facility;
- 'A-Plus' means the card acceptance brand for Ackermans, Shoe City, Jay Jays and Hang Ten Stores.
- 'participating branches' means the branches that display the A-Plus acceptance sign;
- 'you' or 'your' includes the accountholder and any additional cardholder/s;
- 'we' or 'us' means Tenacity who is the Credit Provider;
- 'Tenacity' means Tenacity Financial Services (Proprietary) Limited (Registration No. 2007/003071/07, Credit Provider NCRCP 1638, Address : 1 Radnor Road, Parow Industria;
- 'TRR' means 'Tenacity Reference Rate' being the reference rate determined by Tenacity. Your interest rate will vary in a fixed relationship to the Tenacity Reference Rate, and your rate will never exceed the maximum permissible under the NCA;
- 'NCA' means National Credit Act, 2005 (Act No. 34 of 2005), and the regulations as amended from time to time;

1. APPLYING FOR A CREDIT FACILITY AND THE AGREEMENT

- Any application for a credit facility is subject to our normal credit approval criteria.
- By making application to us you are offering to enter into an agreement. We have no obligation to accept this offer.
- Only natural persons may apply for the credit facility.
- We will ask you for certain information before we can consider your application. You must provide complete and accurate information.
- We must verify your identity and may decline the application if you cannot give us satisfactory proof of your identity.
- The pre-agreement quotation disclosures notices will be sent via fax to the branch; faxed directly to you or mailed to your postal address based on the method that you used to apply for the account.
- By signing for your card and using it to make purchases you have accepted the pre-agreement quote, the credit agreement and these terms and conditions.

2. YOUR CARD

- Your card is the access to your credit.
- Sign your card in ink as soon as you receive it. Use the space provided at the back of the card.
- The accountholder may have additional cards linked to the account. The accountholder will be liable for all amounts owing through the use of the main and additional cards.
- Additional cardholder/s agree to be held jointly and severally liable as a co-principal debtor for all amounts owing on the card account through the use of the additional card/s.
- The issue of additional cards will not affect the credit limit we allow on the card account.
- Tenacity will always remain the owner of the card/s.

3. YOUR CREDIT FACILITY / CREDIT LIMIT

- We decide the credit limit / credit facility on the account and you must ensure that you and any additional cardholders do not exceed this limit.
- We may, within our sole discretion and at any time, reduce the credit limit / credit facility allocated to your account.
- We may refuse to authorise purchases for any reason whatsoever, including, inter alia, if you have exceeded your limit.
- If we accept a transaction that results in you exceeding your limit, it does not mean that we have extended or increased your limit.
- You may by written notice to us ask us to reduce your credit limit / credit facility
- You may by written notice allow us to apply annual increases to your limit / facility, or withdraw that authorisation
- Your credit limit / credit facility will be reflected on your monthly statement

4. USING YOUR CARD

- Only you may use your card.
- The card may only be used at any participating branch that displays the A-Plus sign within the borders of South Africa and Namibia. The list of participating outlets may be changed from time-to-time, but this will be communicated to you.
- You may use the card to pay for goods and services at any participating branch. You must sign a transaction slip.
- You may not use the card for any other transactions.
- We, Tenacity, will not be liable if any participating branch refuses to accept or honour your card.

- Should you wish to return your purchase to any participating branch such return(s) will be subject to the participating branch's standard returns policy. Your account will be credited with the amount of the purchase returned provided such return is in accordance with the standard returns policy.
- You acknowledge and agree that your use of the card may be suspended and/or terminated at any time for any reason whatsoever and that we, Tenacity, shall have no liability of whatsoever nature and howsoever arising in consequence of any such suspension and/or termination.

5. UNAUTHORISED USE OF YOUR CARD

- You are responsible for the safekeeping and proper use of your card.
- Notify us immediately at the Tenacity Service Centre on 0860 655556 or 021 9281040 if you realise your card is lost or stolen. We will stop the card as soon as is reasonably possible after being advised.
- You will be responsible for all transactions made with the card before we stop the card in terms of 5.2.
- You will be responsible for all transactions made with the card after you have reported your card as lost or stolen if –
 - your signature appears on the voucher, sales slip or similar record;
 - other evidence is obtained which indicates you authorised or were responsible for the particular use of the credit facility.
- You may dispute that any purchase debited to the card account was authorised by you. We will investigate it and may request you to provide an affidavit to the effect that you had not authorised the transaction.

6. MALFUNCTION OF ELECTRONIC FACILITIES

We are not responsible for any loss arising from any failure, malfunction or delay in any electronic point of sale device, EDC terminal, or our supporting or shared networks, where applicable, resulting from circumstances beyond our reasonable control.

7. AUTHORITY TO DEBIT YOUR ACCOUNT

- Your account will be held with Tenacity in Cape Town.
- You will remain liable for any amount owing until the card account is credited.
- Any purchases you make using the card, will be charged to the account, whether or not the slips or vouchers are signed.
- We, Tenacity, will not be liable if a transaction is not authorised.

8. PAYMENT SCHEDULE

- The pre-agreement quotation and credit agreement which has been presented to you together with these terms and conditions, sets out the information relating to the credit extended to you, the frequency of payments, the number of payments, the date of the first and last payment, all of which assumes maximum utilisation of the credit facility granted to you. Upon your acceptance of the quotation, the quotation together with these terms and conditions shall constitute a binding contract between you and us and the quotation shall be deemed to form part of these terms and conditions as the payment schedule required pursuant to the National Credit Act.

9. INTEREST AND OTHER CHARGES

- Subject to the provision of the National Credit Act, we will determine the finance charges and interest rate, which will apply to your card account and show this detail on your monthly statement. We are entitled to levy finance charges at the maximum annual rate as permitted by the law.
- The interest rate is a variable rate that is linked to the Tenacity Reference Rate (TRR) and changes to that rate may result in changes to the rate at which interest is charged on your account.
- You will be advised within 30 days via your statements of changes to the interest rate.
- Interest will be calculated on a daily basis and compounded monthly on the full outstanding balance, on the due date of instalment, until date of payment. This interest is then added monthly to the outstanding balance.
- We determine the monthly fee payable on the account, which will be disclosed to you at the time of opening and amended from time to time.
- Tenacity reserves the right to charge an account initiation fee if applicable and this will be disclosed to you upon application.

10. THE MONTHLY STATEMENT AND PAYMENT

- We will send you a statement every month to your postal address or via another delivery method that you have selected from time to time. The statement will show all transactions made on the card account up to the date of the statement.
- The statement will show both the full and minimum amounts payable to us, on or before the due date shown on the statement.
- You must advise us in writing within 90 days of the date of the statement should you believe the statement to be incorrect. You will have no claim if you do not contact us on 0860 655556 or 021 9281040 within that period.
- You should contact the Tenacity Service Centre should you not receive a monthly statement. Failure to receive a monthly statement will not entitle you to refuse or fail to pay any amount that is due to us.
- We may verify and confirm any record of a payment into the card account. Our records will be taken as correct unless the contrary is proved.
- The account will be credited immediately with any payment made into it, but the proceeds will only be made available once they are cleared.
- All payments to your account will first go towards the payment of interest, then to fees and charges, and finally to the principal debt.