



Enagic USA Inc.  
4115 Spencer St, Torrance, CA 90503  
Phone (310) 532 - 4262 Fax: (310) 214 - 3206

## Enagic Finance Department Terms And Conditions

### 1 Filling out the application

- ▶ Make sure you preview the contract and agree to the terms and conditions before signing.
- ▶ Please fill in the application in a BLOCK LETTER format so that the information can be clearly recorded. If the information on the application cannot be read, something is missing or has any incorrect information, the application process may be delayed.
- ▶ Please fill in the application by yourself especially for the payment information, due date, and start date. Do not forget to include your signature. We are not responsible for any mistakes or problems that may occur if the application was filled by another party.
- ▶ Please ask for a copy of your contract if you do not have one and keep it for your reference. You can ask your upline to give you a copy.
- ▶ When faxing in an application please make sure it goes to the processing department at fax # (310)542-1700.

### 2 Credit card and bank information

- ▶ Please provide the credit card or bank account information that we will be using for your monthly automatic payments. Make sure the information is correct and legible so that future payments can be processed smoothly. If you are using a credit/debit card please include the 16 digit card number, expiration date and 3 digit CVV number which will cover the entire payment period. For American Express cards please include the 15 digit number, expiration date and 4 digit CVV number. Contact our finance department immediately if/when you have any changes to your credit card, checking account, address or phone number.
- ▶ For ACH transactions we only accept checking accounts, no saving accounts. If you are using a checking account for your monthly payment, please provide us with a voided check (write VOID on your check). We cannot accept a check if it has no name or address imprinted on it.
- ▶ For customer convenience we prefer that you provide two payment options. If an issue should arise with your primary account we will use the alternate account to continue your automatic withdraw. If your account is past due at that point we will adjust the automatic withdraws to include the missed payments.

### 3 Payment due date, transaction and late fee policy

- ▶ Your payments are due either on the 1st or 15th of every month. Be aware that if you do not choose a payment due date Enagic will pick the due date for you. The due date must fall within a 45 day period of the date of purchase. You must also pick an alternate due date for your second attempt to withdraw in case your first payment does not go through. Your alternate withdraw date can be either the 10th or 20th.
- ▶ Please note that you will see the actual transaction on your bank/credit card statement 3-5 business days after your payment has been made. Checking accounts usually take longer than credit cards.
- ▶ If you signed up for automatic payments, it does not always guarantee that your payment will go through. We have a large volume of customer and we try our best to notify you in case your payment is declined. Please check your bank or credit card transactions after the due date to make sure your payment has gone through. If you missed your payment a \$20 late fee will be applied to your account. We are not able to waive any late fees.
- ▶ When making a payment you are always charged a \$10 transaction fee. It does not matter if you are paying \$5 or \$1000, you will always be charged a \$10 fee.

### 4 Automatic Withdraw

- ▶ As you know you are set up on an automatic withdraw. If your scheduled term comes to an end and you still have a balance, we will continue to withdraw until you have reached a zero balance.

## **5 Payment Options and Requesting**

- ▶ We understand that sometimes it is difficult to make your payments. Please contact our finance department to discuss your available payment options.
- ▶ If you need to request any changes to your account, please make sure you call our office no later than 5 business days prior to your due date. We will not honor any requests 4 days before or on your due date. Please remember that holidays and weekends do not count as a business day.

## **6 Statements**

- ▶ Please note that we do not send out monthly statements. If you would like to know what your current balance is please contact our finance department. If you need a statement please request it by phone and we will mail or e-mail it to you.

## **7 Credit check**

- ▶ Our company performs a credit and employment check, by signing the application you authorize an investigation of your credit and employment history by Enagic USA, Inc. You understand that your credit and employment history obtained in, and in connection with, this credit application will be used in determining your eligibility for credit approval by Enagic USA inc, and its successors and assigns, may obtain information about you on an ongoing basis in connection with this extension of credit transaction for any one or more of the following reasons: (1) reviewing the amount; (2) taking collection action on the account; or (3) an other legitimate purposes associated with the account.

## **8 Operation hour**

- ▶ We encourage customers to contact us directly at 310-532-4262, that way your waiting time on the phone is shorter than usual. We are open Monday - Friday 9:00am to 6:00pm pacific standard time. Please leave your name, ID number and a short message if you reach our voicemail, we will reply as soon as possible. You may also contact us by e-mail at [ecs@enagic.com](mailto:ecs@enagic.com)