



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 out 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 or cancelled.
- ▶ Please fill in the application by yourself especially for the payment information, due date, and starting 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.

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 card number, expiration date and 3 digit CVV number which will cover the entire payment period. Contact our finance department immediately if/when you have any changes to your credit card, checking account, address or phone number.
- ▶ We currently accept only 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.

3 Payment due date 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.
- ▶ 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. Usually checking accounts take longer than credit cards.
- ▶ Keep in mind that if you signed up for automatic payments, it does not always guarantee that your payment will go through. We have a large volume of customers 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 payments have 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.

4 Skip Payment

- ▶ You are allowed to skip 3 monthly payments but no more than 3 times. You can only skip one payment at a time. There is a \$20 skip fee per skipped payment. This \$20 fee needs to be paid 5 business days prior to your due date at the latest. You can pay this fee by debit/credit card over the phone. If you wish to pay by check, money order or cashiers check, please make sure your \$20 payment is received 5 business days prior to your date as well.

If we receive the payment after the due date, we are not able to skip the payment for you. If you are having a financial hardship and need to discuss your payment options, please consult with one of our financial associates.

5 Requesting Changes

- ▶ If you need to request any changes on your account such as credit card/checking account updates, skip payment, partial payment or due date changes, please make sure you call our office no later than 5 business days prior to your due date. We will not honor any requests 3 days before or on your due date.

6 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 9:00 am to 6:00 pm 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.

By signing the line below you are acknowledging that you have read and understood the terms and conditions above. Terms and conditions are subject to change without notice.

Signature _____ Date _____