

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



## Enagic Finance Department Terms And Conditions

### 1 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.
- ▶ Setting up your account for automatic withdrawal does not always guarantee that your payment will go through. Even though we try our best to notify you in case your payment is declined, it is your responsibility to keep on track of your payments.  
Please check your bank or credit card transactions after the due date to make sure your payments have gone through. Please contact us immediately if there is a problem.  
A late fee based on the state of your residence will be applied to your account every time you miss a payment. We are not able to waive any late fees.

### 2 Automatic Withdrawal

- ▶ As you know you are set up on an automatic withdrawal. 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.
- ▶ If you fail to make a payment, Enagic may offset the payment amount from your commission.

### 3 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 4 days before or on your due date.

### 4 Tokurei (Good Samaritan)

- ▶ If you are currently under the Tokurei Program and wish to cancel it, you may now apply it to the Enagic Finance Program for the following:
  - SUNUS / JR11 / DX11 / ANESPA for 3, 6, 10 months
  - SD501 / Super 501 for 3, 6, 10, 16 months
- ▶ Accumulated Tokurei commission can be applied to the down payment and the first payment of Enagic Financing but it cannot be carried over to the second payment. If accumulated Tokurei commission exceeds the total amount of the down payment and the first payment, then the exceeded amount will be applied to the first payment. Monthly payment amount from the second month has to be the same amount with regular payment schedule.

### 5 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 we will mail or e-mail it to you upon your request.

### 6 Commissions

- ▶ Our company will offset or deduct your commissions when you have past due payments.

### 7 Card Verification

- ▶ In order for us to ship out the machine, we need to verify that your debit / credit card is valid. If your card is invalid we will withhold the shipment of the machine until we receive a valid card number.

### 8 Hours of operation

- ▶ 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](mailto:ecs@enagic.com).