



Credit Application

Business Name: _____

Date: _____

D/B/A _____

Federal Tax I.D Number _____

Address: _____
(Street) (Suite No.)

(City) (State) (Zip Code)

Phone: _____
(Area Code & Phone Number)
Fax: _____
(Area Code & Phone Number)

How long at current address: _____

Shipping Address _____
(Street) (Suite No.) (City) (State) (Zip Code)

Former Business Address (If Applicable) _____
(Street) (Suite No.) (City) (State) (Zip Code)

Date of Incorporation: _____ Date of Start of Business: _____

State of Incorporation: _____

Does State, County or City require a license? Yes No If Yes, License # _____

No. of Employees _____ Estimate Annual Sales \$ _____

Line of Credit Requested \$ _____ Are you a member of a buying group? _____
Buying Group Name

Person to contact regarding:
Accounting: _____ Purchasing: _____

Type of Business Wholesale Lab Retail with Surfacing Lab Distributor
 Retail with Finishing Lab Other: _____

If lab number of jobs per day? _____ If retail, number of locations: _____

Ownership: Corporation Limited Liability Co.(LLC) Partnership Limited Partnership
 Limited Liability Partnership(LLP) Sole Proprietor

PRINCIPAL _____
(Name) (Title) (SS#) (Home Address)

PRINCIPAL _____
(Name) (Title) (SS#) (Home Address)

PRINCIPAL _____
(Name) (Title) (SS#) (Home Address)

Trade References: (Name suppliers of major products and services)

Name	Address/Phone
_____	_____
_____	_____
_____	_____
_____	_____

Bank Reference:

_____	_____	_____	_____	_____
(Name)	(Address)	(Type)	(Acct #)	(Contact)
_____	_____	_____	_____	_____
(Name)	(Address)	(Type)	(Acct #)	(Contact)
_____	_____	_____	_____	_____
(Name)	(Address)	(Type)	(Acct #)	(Contact)

Has the firm or any of its Principals ever been bankrupt? Yes No

If yes, Please explain: _____

Applicant certifies that all information contained herein is true and correct. Applicant grants permission to Polyvision Inc. dba Polycore Optical USA to obtain independent credit reports or credit reports and other information from its references and bank, and authorizes the credit references and bank references to release information to Polyvision Inc. dba Polycore Optical USA that may be used to determine credit worthiness.

Any misrepresentation in this application will be considered evidence of a fraud, since this information is the basis for the granting of credit.

Terms of Sale

We understand and agree to comply with Polyvision Inc dba Polycore Optical USA’s Terms and Conditions as attached to this application. We further agree to pay any applicable fees in collections, attorney fees and/or court costs incurred in the collection of this account.

Must be signed by Owner, General Partner, or Corporate Officer

_____	_____	_____
(Signature)	(Title)	(Date)
_____	_____	_____
(Signature)	(Title)	(Date)
_____	_____	_____
(Signature)	(Title)	(Date)

ECOA STATEMENT

THE FEDERAL EQUAL CREDIT OPPROTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, MARITAL STATUS; AGE; (PROVIDED THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT); BECAUSE ALL OR PART OF THE APPLICANT’S INCOME DERIVES FROM ANY PUBLIC ASSISTANCE PROGRAM; OR BECAUSE THE APPLICANT HAS IN GOOD FAITH EXERCISED ANY RIGHT UNDER THE CONSUMER CREDIT PROTECTION ACT. THE FEDERAL AGENCY THAT ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THIS CREDITOR IS FEDERAL TRADE COMMISSION, EQUAL CREDIT OPPORTUNITY; WASHINGTON, D.C. 20580

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Polycore Optical USA within 60days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

PERSONAL GUARANTEE

In consideration to credit being extended by Polyvision Inc. dba Polycore Optical USA to the above named applicant for merchandise to be purchased whether applicant be an individual or individuals a proprietorship, a partnership, a corporation, or other entity, the undersigned guarantor or guarantors each hereby contract and agree to Polyvision Inc. dba Polycore Optical USA the faithful payment, when due, of all accounts of said applicant for the purchases made within five years next after the date of this application. The undersigned guarantor or guarantors each hereby expressly waive all notice of acceptance of this guarantee, notice of extension of credit to applicant, presentment, and demand for payment on applicant, protest and notice to undersigned guarantor or guarantors of dishonor or default by applicant or with respect to any security held by Polyvision Inc. dba Polycore Optical USA, extension of time of payment to applicant, acceptance of partial payment or partial compromise, all other notices to which the undersigned guarantor or guarantors might otherwise be entitled and demand for payment under this guarantee. Absent written permission by creditor, this personal guarantee may be revoked.

_____ (Signature)	_____ (Date)
_____ (Signature)	_____ (Date)
_____ (Signature)	_____ (Date)

The undersigned is either a sole proprietor, a partner in a partnership, an individual who may be executing a personal guarantee in connection with the extension of credit to Applicant, or one of the principal stockholders of a corporation. I give permission to Polyvision Inc. dba Polycore Optical USA, to obtain and utilize an individual credit report on me personally to determine my creditworthiness.

_____ (Signature)	_____ (Date)
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Credit Department Use Only

Date Credit Line Approved _____

If approved, what is account approved for? _____

Date Line of Credit Denied _____

Comments:

Customer Service Fax
775-850-2060

Accounting Fax 775-850-2054

895 E. Patriot Blvd.
Suite 110
Reno, NV 89511

1-888-645-7788
775-850-2050

customerservice@polycore-usa.com

Terms and Conditions

Payment Terms

Polycore Optical USA grants a 2% discount on the current balance on the monthly statement if mailed by the 10th day of the month following the statement date (2% 10 Net 30) on approved credit. Otherwise, an account may be established as prepaid. Credit card payments are accepted via Visa or MasterCard with the minimum charge of \$100. Past due balances are subject to a finance charge of 1% per month.

Shipping Policy

All shipments are F.O.B. Reno, unless otherwise established by Polycore Optical USA. Shipping charges are determined by the weight and shipping method requested by customer.

Returns Process

All returns to Polycore USA must have a Return Authorization number and paperwork detailing the number of lenses per reason for return. Product may not be returned without prior authorization and issuance of RA number. Polycore customer service will provide a form to you for your convenience. The RA number and form is issued through customer service by calling 888-645-7788 or (775) 850-2050. All returns will be credited according to policies listed below at the price in effect at the time of return.

Data Entry / Picking Error Returns/ Lost Shipments

Returns of product shipped in error will be accepted with an RA number and credited in full when returned with a copy of the packing slip or invoice within 30 days of invoice date. Lost shipments should be reported to our Customer Service Department within 10 days of the invoice date. Claims for a loss or damage in transit should be reported to our Customer Service Department immediately upon or after delivery. We can not be responsible for damaged or lost goods incurred during transit; however, we will file the claim with the freight carrier.

Manufacturer's Warranty

All products are guaranteed to be free of manufacturer defects in quality and workmanship. Product that has been returned will be received and inspected for nature of defect. Credit for manufacturing defects will not be issued for returned lenses that have been processed or edged unless the defect in the lens has been clearly marked and which we believe to be a result of the manufacturing process. Product that is more than 2 years old will receive 50% credit. Product more than 3 years old will not be accepted for return.

Consumer Scratch Warranty

Polycore will warrant all hard coated products and AR products as a Consumer Warranty against scratching for a period of ONE YEAR from the date dispensed under normal use. This same warranty will be extended to a total of TWO YEARS for Super AR product. Credit will be issued for returned products under this warranty if returned with a copy of the lab ticket or patient Rx as proof of dispensing date.

Progressive Lens Non-Adapt Warranty

Polycore Optical USA extends a 60 day progressive lens Non-Adapt Warranty. If a patient is not able to adapt to a properly prescribed and fit Polycore Progressive Addition Lens, within 60 days from dispensing, Polycore will issue credit for the returned progressive lens when the lens is accompanied by a copy of the dispensing ticket for the patient in question. This warranty applies equally to all Polycore Progressive lenses.

Polarized No Fault Warranty

Polycore Optical USA extends a no fault warranty for Polarized lenses. Please indicate if the lens is being returned for a defective, scratch warranty, non-adapt warranty, or overstock. All other polarized returns are covered under this no fault guarantee.

Non-Defective Returns

In the event that a non-defective products is returned (including but not limited to overstock or inventory adjustment returns), a handling charge of 10% of the purchase prices will apply. To receive credit, all returns must be in their original lens package and free of any permanent marking on lenses and packaging. No restock charge on items returned in saleable condition (free of permanent markings) when accompanied by a cover order of equal value. Product more than 3 years old will not be accepted for return. Customer pays freight.

Please send all returns with the RA number to:

Polycore Optical USA
895 E. Patriot Blvd.
Suite 110
Reno, NV 89511
Attn: Returns Department

Service

Lens orders can be placed with Polycore Optical USA electronically, by fax or telephone. Customer

Service can be reached at:

Toll Free 888-645-7755

Outside of the U.S. 775-850-2050

Fax 775-850-2060

Email: customerservice@polycore-usa.com