

EPOS interest-free credit application

Your details

Customer name			
Trading name			
Shop address			
Town/city & postcode			
Telephone			
Home address			
Town/city & postcode			
Home telephone			
Menzies branch		Customer no	

System details

System supplier			
System detail			
Total price (inc VAT)	(Please attached a copy of invoice or estimate)		
Has the system already been installed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please give installation date	
		If no, when will installation take place?	

I wish to apply for an interest-free loan from Menzie's Distribution to fund the installation of EPOS.

Signed		Date	
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Successful applicants will be requested to sign a formal loan document, before funds are released. The cheque will be made payable to the system supplier unless otherwise specified. Payment by Direct Debit will be required.

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For completion by Branch Manager

Menzies Distrib branch			
Customer name		Customer no	
Account value		(average week)	
Period of ownership		(years / months)	
Brief description of business			
Credit record & current payment method			
Application recommended?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Signed		Date	

Please also attach:

- Form A - Customer Application
- EPOS Company System Quotation
- Head Office Credit Check

Regional office authorisation

Signed		Date	
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Head office action

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Menzies Distribution Ltd
 Wholesale Division
 2 Lochside Avenue
 Edinburgh Park
 Edinburgh EH12 9DJ

Please fill in the whole form in ball point pen and send it to your supplying branch of Menzies Distribution Ltd.



Instruction to your Bank or Building Society to pay by Direct Debit

Name(s) of account holder(s)

Originator's Identification Number

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Bank/building society account number

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Reference number (for office use only)

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Branch sort code

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Instruction to your bank or building society

Please pay Menzies Distribution Ltd Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Menzies Distribution Ltd and, if so, details will be passed electronically to my Bank/ Building Society.

Name and full postal address of your Bank/Building Society

To: The Manager	Bank/Building Society
Address:	
Postcode	

Signature(s)
Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

This guarantee should be detached and retained by the Payer

The Direct Debit Guarantee

This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.

If the amounts to be paid or the payment dates change Menzies Distribution Ltd will notify you 6 working days in advance of your account being debited or as otherwise agreed.

If an error is made by Menzies Distribution Ltd or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.

You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.



Addendum to Direct Debit Instruction

The following additional information is required to ensure the accurate processing of your Direct Debit Instruction.

Customer name	
Shop name (if different)	
Supplying Menzies branch	
Customer account number	
Address	
Town/city and postcode	
Telephone	

This form should be returned along with the completed Direct Debit Instruction to your supplying branch of Menzies Distribution Ltd.

For Menzies Distribution Ltd use only

Reference number	
Supplying branch	

EPOS Loans: Terms and Conditions

The availability of EPOS loans is strictly at the discretion of Menzies Distribution Ltd and applications may be rejected on any grounds by Menzies Distribution Ltd.

Upon receipt of a completed application form with supporting invoice or quotation the supplying branch will commence credit checking.

This checking will consist of reviewing your account for any payment irregularities over the past 18 months. If this is clear then your details will be forwarded to the Credit Control section at Head Office who will conduct a credit check against a national credit checking agency database.

Any adverse reports arising from this review will lead to the application being rejected.

If the check comes back with an unclear report then proof of home address etc will be requested to allow further more detailed checking.

Upon receipt of a clear credit check your supplying branch will then forward your application along with the credit report to their Regional Office for approval.

If all is in order then the application will be authorised and forwarded to the Commercial Director for ultimate approval. On this approval the Commercial Director will issue direct to you the Standard Loan Agreement form.

These forms must be signed in the presence of a senior member of management from your supplying branch. Proof of signature, a driving licence or passport, will need to be produced at this point to confirm your signature.

Once the signed loan forms are returned to the Commercial Director he will arrange for the EPOS supplier to be paid and for the EPOS loan repayments to be action to your account on a weekly basis. The loan repayments will continue for 104 weeks until the full loan has been repaid.