



## **Credit Application Instructions**

### **Step 1. Complete the Application Form**

- Complete this form if you are a Company or Corporate Farm
- If you have a Membership Number, please write it into the box marked **MEMBERSHIP NUMBER**
- Complete Section 1 with the Applicants Information
- Complete Section 2 with the Corporate Information
- Complete Section 3 by providing references
- If you are a Corporate Farm, please complete Section 4
- Complete Section 5 by providing Credit Information
- Read, Sign and Date the Application

### **Step 2. Read, Sign and Date**

- Read, Sign and Date the Commercial/Corporate Farm Credit Agreement and Statement of Disclosure

### **Step 3. Submit Paperwork to Administration**

- Submit Forms to the Co-op Administration Office:
  1. Fax forms to 250.785.6171
  2. Email forms to [officemgr@fsjcoop.com](mailto:officemgr@fsjcoop.com)
  3. Hand Deliver to the Administration Office at **7315 – 100 Avenue, Fort St. John, B.C., V1J 5T8**

### **Step 4. Credit Approval Process**

- The Administration Office will mail and/or e-mail you a letter indicating whether you have been approved
- If approved, we will order cardlock cards with your Company/Corporations Name
- Once cards arrive, you will be contacted by our Cardlock Division to pick-up cards at **10808 – 91<sup>st</sup> Avenue, Fort St. John, B.C., V1J 5R1**

### **Step 5. Cardlock Application and Final Paperwork**

- You may be asked to provide the following:
  - o Drivers License
  - o Social Insurance Number (SIN) for Non-Commercial Use Only
  - o GST Number
  - o PST Number
  - o And various other documents to finish setting up your account
- Complete the Cardlock Cardholder Application in person at our: **10808 – 91<sup>st</sup> Avenue, Fort St. John, B.C., V1J 5R1** location with one of our Co-op Team Members
- Fill out the Membership Application (if not already complete), e-Statement Authorization and BC Dyed Fuel Permits

#### **Inquiries?**

**Contact us:** Phone: 250.785.4471  
Email: [officemgr@fsjcoop.com](mailto:officemgr@fsjcoop.com)



**Member Number:** \_\_\_\_\_

**1. Applicant Information**

Name of Applicant: \_\_\_\_\_ Telephone No.: \_\_\_\_\_ Fax No. \_\_\_\_\_  
 Name of Partner: \_\_\_\_\_ Telephone No.: \_\_\_\_\_ Fax No. \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ Prov: \_\_\_ PC: \_\_\_\_\_  
 Physical Address: \_\_\_\_\_ City: \_\_\_\_\_ Prov: \_\_\_ PC: \_\_\_\_\_

**2. Corporate Information**

Name of Business: \_\_\_\_\_  
 Nature of Business: \_\_\_\_\_ GST No. \_\_\_\_\_ PST No. \_\_\_\_\_  
 Check One Box:  Corporation  Partnership  Sole Proprietorship  Other: \_\_\_\_\_  
 Length of time in business : \_\_\_\_\_ Years Incorporation Date: \_\_\_\_\_ No. of Employees: \_\_\_\_\_  
 Accounts Payable Name: \_\_\_\_\_ Telephone No.: \_\_\_\_\_ Fax No. \_\_\_\_\_  
 If a subsidiary, branch, division, please state parent corporation:  
 Parent Name: \_\_\_\_\_ Telephone No.: \_\_\_\_\_ Fax No. \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ Prov: \_\_\_ PC: \_\_\_\_\_  
 Financial Statement for the year of: \_\_\_\_\_ prepared. Will provide copy:  Yes  No  Attached

Officers, Partners or Owners Names	Title	Home Address	Birth Date

**3. References**

Financial Institution: \_\_\_\_\_ Account Manager: \_\_\_\_\_  
 Account No.: \_\_\_\_\_ Telephone No.: \_\_\_\_\_ Fax No. \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ Prov: \_\_\_ PC: \_\_\_\_\_

Current Trade Suppliers Name	Account No.	Address	Telephone

Current Fuel Supplier Name	Account No.	Address	Telephone

Are there any legal actions pending against you or your partner(s)?  Yes  No  
 Have you or your partner(s) been discharged from bankruptcy in the last 6 years?  Yes  No

**4. Complete this portion for Corporate Farm Use**

Legal Description of Land \_\_\_\_\_ Section(s) \_\_\_\_\_ Township \_\_\_\_\_ Range \_\_\_\_\_ West of \_\_\_\_\_ Meridian \_\_\_\_\_  
 How long have you farmed? \_\_\_\_\_ Acres Farmed \_\_\_\_\_ Is livestock financed through 3<sup>rd</sup> party? \_\_\_\_\_  
 If so, who? \_\_\_\_\_ Number of livestock \_\_\_\_\_ Check one:  Owner  Tenant  
 Name of Mortgage Co. or Landlord: \_\_\_\_\_  
 Name of Insurance Company or Agent: \_\_\_\_\_



**5. Credit Information**

Estimated Monthly Purchases \$ \_\_\_\_\_ Credit Limit Desired \$ \_\_\_\_\_  
No. of Cardlock Cards Required: \_\_\_\_\_

Email Address 1	Email Address 2

**6. Authorized Users** (write names of users and check boxes permitting charging or card pick-up)

Authorized Users have full access to the account, but cannot make changes, updates or close the account.  
You can update this list at anytime by visiting our office or by sending us an email.

First & Last Name	In-Store Charging	Can Pickup Cards	First & Last Name	In-Store Charging	Can Pickup Cards

If you require additional space, please attach a separate list. Separate Page Attached

If you have employees who are not owners/authorized users, they will require authorization from an Authorized User or Account Owner before picking up goods. If your account uses Purchase Orders, then a PO will be requested by all members of your account picking up goods regardless of their position in your organization.

Does your account use Purchase Orders for in-store purchases (oil, washerfluid, sandbags, etc.)?  Yes  No

**PLEASE READ, DATE and SIGN**

The Applicant, and if applicable, Partner, and Corporate Applicant (“We”), certify that the above information is true and correct. We certify that we are entering into this credit agreement primarily for commercial purposes (that is, not personal, family, or for household purposes), or for corporate farming purposes. We are at least the minimum adult age. We understand that the Fort St. John Co-operative Association (“Co-op”) may accept or reject this application. If this application is accepted, we are bound by the Co-op’s Commercial/Corporate Farm Credit Agreement and Statement of Disclosure. If the Co-op has service cards, we request a Co-op Service Card to be issued to the Applicant, Partner, and Corporate Applicant as set out below. If a Partner signs this application, we acknowledge the terms of this application and all contents and understand that all Partners are bound by this agreement. We agree to be jointly and individually liable, which means both individually and together for all amounts charged to the account. If this application is made by a Corporate Applicant, each of the above statements is considered to be made by an authorized person on behalf of the Corporate Applicant with all necessary grammatical changes. For value received, and as an inducement for the Co-op to agree to this application, it is understood that by signing this application as an authorized representative of the Corporate Applicant, the authorized representative(s) hereby consent(s) and agree(s) to be jointly and severally responsible for all payment obligations of the Corporate Applicant to the Co-op on the account as well as any accrued interest on the account that is past due. The authorized representative(s) acknowledges being given the opportunity to receive independent legal advice respecting the consequences of guaranteeing the obligations of the Corporate Applicant under this application. We also acknowledge and agree that all statements, equity cheques, and other communications made by the Co-op will be addressed to the Corporate Applicant and the Applicant.

**We consent to the exchange of account and credit information and personal information from time to time by the Co-op and the financial references provided and to the exchange of credit information with any credit grantor, credit bureau, credit reporting agency, the Co-op’s legal counsel or Applicant’s, and Partner’s employer(s).**

Date: \_\_\_\_\_

Signing by Corporate Applicant

Signing by Individual Applicant(s)

\_\_\_\_\_  
Corporate Applicant’s Name

X \_\_\_\_\_  
Individual Applicant’s Signature

X \_\_\_\_\_  
Corporate Applicant’s Signature

X \_\_\_\_\_  
Partner’s Signature (if applicable)

\_\_\_\_\_  
Corporate Applicant’s Title

X \_\_\_\_\_  
Partner’s Signature (if applicable)



## Commercial/Corporate Farm Credit Agreement and Statement of Disclosure

### **1. Types of Credit Accounts/Use of the Card**

- i. Under a charge account, credit is extended for new purchases (i.e. a purchase not shown on a previous statement) to the Due Date shown on the statement. No interest is charged on new purchases when the Co-op receives payment in full by the Due Date. Under a dating account, credit is extended for new purchases beyond 30 days to the Due Date shown on the statement. No interest is charged on the purchases recorded in a dating account. When due, the purchases in the dating account are transferred to the charge account and interest is charged at the interest rate on the charge account if the amount transferred is not paid on or before the Due Date.
- ii. The card may be used to buy goods and services available on credit on these accounts from the Co-op.
- iii. The card is the property of the Co-op and is non-transferable, the card must be returned upon request.
- iv. Upon cancellation or expiry, you will pay your accounts in full despite the cancellation or expiry of any rights and privileges under this agreement.
- v. The Co-op has the right to cancel your credit accounts and card at any time, including without limitation, upon your death or if you become bankrupt or insolvent.
- vi. You may make enquiries about your accounts during the co-op's ordinary business hours by a local or collect call to the telephone number set out above.

### **2. Credit Limit**

- i. The Co-op will advise you of your credit limit (the "limit") by letter or in your first statement after acceptance of your credit application. The limit may increase or decrease at any time by the Co-op. The change will be disclosed in the next statement following the change. You hereby request any increase to the limit at any time for which you may qualify.
- ii. You agree not to make purchases on your accounts where the amount of the purchase plus any balance then outstanding would in total exceed the limit unless the Co-op, in its sole discretion, permits you to exceed the limit, in which case the terms set out in this agreement apply to those amount in excess of the limit.

### **3. Billing**

- i. The Co-op will send you a statement every month for purchases that have been made under your accounts during the previous month and for any previous unpaid balance. Co-applicants and co-applicant cardholders will not receive a statement.
- ii. Where anyone authorized by you signs a receipt bearing an imprint of you card, or you or anyone authorized by you gives your account number to make a purchase without presenting the card, you will be liable to as if the sales receipt was signed by you.
- iii. If you do not notify the Co-op in writing of an error or omission in your statement of account within 30 days of the statement date, you agree that the statement is considered conclusively to be correct.
- iv. Any adjustment made by means of a credit voucher will be credited to you, but until the time the credit voucher is granted and recorded, you are responsible to pay the amount to which it relates to the Co-op in accordance with this agreement.

### **4. Interest and Payment**

- i. You agree to perform promptly all your obligations under this agreement.
- ii. You agree to pay the amount due in full on or before the due date appearing on each statement sent by the Co-op to you.
- iii. You have the right to prepay the entire balance in full or part without charge.
- iv. You agree to pay interest to the Co-op on all past due amounts at the annual rate of **18%** both before and after demand, default, and judgement. This interest is added to the charge account and forms part of the amount due. This interest will bear interest on your next monthly statement (monthly compounding) if the amount due on the statement is not paid in full on or before the due date.
- v. Payments will be applied by the Co-op in the following order: previously billed interest and purchases, interest and purchases shown on current statement, interest, and purchases to be billed.
- vi. You agree you are liable for the entire outstanding balance of your account despite any variation of interest terms by the Co-op.
- vii. In addition to the amounts otherwise payable under this agreement, you agree to pay the Co-op its charge for each cheque received by the Co-op from you that is subsequently dishonoured.



- viii. Payments must be made only by cash, cheque, debit card, or money order, or by other arrangement authorized by the Co-op.

**5. Default**

- i. You will be in default if any of the following occurs:
  - a. You do not make a payment when due;
  - b. A bankruptcy proceeding is filed by or against you or you are the subject of receivership or insolvency proceedings or any of your assets are seized;
  - c. You have made a false or misleading representation on your credit application;
  - d. You die;
  - e. You breach any of your other agreements in this agreement;
  - f. If the Co-op has reasonable cause to believe your ability to perform your obligations under this agreement, including making timely payments is impaired.
- ii. Upon your default, the Co-op has the remedies in this agreement and at law. The Co-op may immediately suspend or cancel you privilege to obtain credit. The outstanding balance in your accounts will become due and payable ten days from the date the Co-op's written notice of the default or other event is sent to you.
- iii. You agree to pay all reasonable expenses, costs, and disbursements, including fees as between a solicitor and his or her own client, which may be incurred by the Co-op in the enforcement of its rights under this agreement.
- iv. You agree that taking of a judgement against you will not operate as a merger of your promise to pay, or affect the right of the Co-p to collect interest at the rates notified to you from time to time on any amounts owing to the Co-op under this agreement or judgment.

**6. Cancellation** you may cancel this agreement at any time by written notice.

**7. Amendments**

- i. The Co-op may amend the provisions of this agreement including the interest rate by giving written notice to you of the change. The Co-op will notify you in writing of the amendment, which may be by notice on your statement. The amendment will be effective 30 days, or such greater time as may be required by applicable laws, after the date notice is given. Un less you cancel your credit accounts within that notice period, the amendment(s) will be binding to you.

**8. Notices**

- i. Any notice required or permitted to be given to you under the terms of this agreement is sufficiently given if shown on your statement or if sent by prepaid first-

class mail to the latest address contained in the Co-op's files. Unless otherwise provided in this agreement or by law, any notice so given will be considered to have been received by you on the 7<sup>th</sup> day after the date on which it was mailed. You agree to notify the Co-op promptly of any change of address. Notice to you or a co-applicant cardholder is considered notice to all.

**9. Co-applicants and Partners**

- i. Where a co-applicant signed the credit application with you, the terms of this agreement bind each of you and apply with whatever changes of grammar are necessary.
- ii. Where there are co-applicants, you agree that your liability for all amounts payable under the terms of this agreement is joint and individual, which means you are liable both individually and together fore all amounts charged to the accounts.
- iii. Where you have designated co-applicant cardholder(s), you are responsible to the Co-op for all transactions made by the co-applicant cardholder(s) with their card(s).

**10. Miscellaneous**

- i. You Grant the Co-op a security interest in any and all merchandise purchased from the Co-op (the "Merchandise") to secure payment to the Co-op for all debts, charges and liabilities, present and future, at any time owing by you in connection with your accounts. If for any reason you do not make payments on time or pay any other amounts due to the Co-op in the manner provided in this agreement, in addition to all other rights and remedies available at law or in equity, the Merchandise may be repossessed to the extent permitted by law. Where permitted by law, you waive your right to receive copies of any financial statement, financing change statement or verification statement relating to this agreement.
- ii. If any part of this agreement is contrary to law or found inoperative by any court, that part is ineffective without invalidating the other parts of this agreement
- iii. This agreement will be governed by the laws of the province in which the Co-op is situated.
- iv. You acknowledge receipt of a copy of this agreement at the time of signing the Commercial/Corporate Farm Credit Application and before the extension of any credit use of the accounts.

I have read the above Credit Agreement and Statement of Disclosure

X \_\_\_\_\_  
Signature of Corporate Applicant