



# EDDY GROUP LIMITED PERSONAL CREDIT APPLICATION

APPLICANT: \_\_\_\_\_  
 ADDRESS: \_\_\_\_\_ CITY: \_\_\_\_\_ PROV: \_\_\_\_\_  
 POSTAL CODE: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_ SOCIAL INSURANCE #: \_\_\_\_\_  
 HOME PHONE #: \_\_\_\_\_ BUSINESS PHONE #: \_\_\_\_\_ EMAIL ADDRESS: \_\_\_\_\_

I WISH TO RECEIVE INVOICES AND STATEMENTS BY EMAIL RATHER THAN REGULAR MAIL YES  NO

PRESENT EMPLOYER: \_\_\_\_\_ YEARS: \_\_\_\_\_ IMMEDIATE SUPERVISOR: \_\_\_\_\_  
 PREVIOUS EMPLOYER: \_\_\_\_\_ YEARS: \_\_\_\_\_  
 POSITION: \_\_\_\_\_ INCOME: \$ \_\_\_\_\_ PER \_\_\_\_\_  
 HOME OWNER: \_\_\_\_\_ MORTGAGE: \_\_\_\_\_ MORTGAGE WITH: \_\_\_\_\_  
 LAWYER'S NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_  
 IF RENTING, LANDLORDS NAME: \_\_\_\_\_ MONTHLY RENT: \$ \_\_\_\_\_  
 SPOUSE'S NAME: \_\_\_\_\_ EMPLOYER: \_\_\_\_\_  
 NAME OF BANK: \_\_\_\_\_ CONTACT PERSON: \_\_\_\_\_  
 ADDRESS: \_\_\_\_\_ PHONE #: \_\_\_\_\_  
 NAME AND ADDRESS OF PERSONAL REFERENCE (not living with you): \_\_\_\_\_  
 \_\_\_\_\_ PHONE #: \_\_\_\_\_

PURPOSE AND COST: \_\_\_\_\_  
 BUILDING LOCATION: \_\_\_\_\_  
 CREDIT REFERENCES: 1. \_\_\_\_\_  
 2. \_\_\_\_\_  
 ADDITIONAL INFORMATION: \_\_\_\_\_

## AGREEMENT

I, the undersigned, hereby acknowledge that I have been advised that the terms of this account are 30 days, and any amount not paid by the end of the month following date of purchase will be subject to a service charge of 2.5% per month, 30% per annum, minimum \$0.25 per month. No further credit will be granted on overdue accounts. I acknowledge that I have read and fully understand this application and agree to be bound thereby. I further authorize you to obtain the necessary information to assess my application for credit.

DATED AT \_\_\_\_\_ THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_\_\_

\_\_\_\_\_  
 WITNESS SIGNATURE SIGNATURE  
 \_\_\_\_\_  
 WITNESS SIGNATURE SIGNATURE

[www.eddygroup.com](http://www.eddygroup.com)

OFFICE USE ONLY			
MARKET CLASSIFICATION: _____	CUSTOMER MARKET TYPE: _____	PROGRAMS:	YES NO
TERRITORY: _____	SALESPERSON: _____		
PRICING COLUMN: _____	MANAGER'S APPROVAL: _____		



## EDDY GROUP LIMITED PRIVACY POLICY

Eddy Group Limited takes steps to ensure it meets privacy principles and requirements with respect to personal information under applicable Canadian privacy legislation. The purpose of this policy is to inform our customers and other individuals we deal with ("you" and "your") how we collect, use, disclose and protect your personal information. Personal information is information about an identifiable individual, as more particularly described under applicable privacy legislation. This policy applies to our collection, use and disclosure of personal information in Canada. This policy does not apply to information about our employees or to information that is not personal information.

### Personal Information We Collect

Eddy Group Limited and its agents and representatives may collect personal information in a number of circumstances, such as:

- Contact information, such as name, title, address, telephone number, facsimile or e-mail address, which may be collected through our service and credit application forms or from information you may voluntarily provide to us at trade shows (e.g. business cards or electronic equivalents) or on our website when you request further information about our products or services. Where an individual is an employee of a business customer of Eddy Group Limited, contact or other personal information collected by Eddy Group Limited may include the name of the individual's employer, title and related business contact information. Eddy Group Limited may also collect contact information of prospective customers from third party marketing list vendors. Eddy Group Limited takes steps to ensure that any personal information of prospective customers is disclosed to Eddy Group Limited with the knowledge and consent of the individual.
- Credit and related financial information, such as information you may provide on our credit application and credit information and financial history we collect directly from you or your creditors, your financial institutions, credit bureau and reporting agency reports, trade credit references or other organizations with whom you have had or may have a financial relationship, and credit information we compile relating to your transactions or account history with us. Credit-related information also includes identifying information you provide to us for matching credit information with the above organizations, such as your Social Insurance Number (SIN), date of birth or other identifiers you may elect to provide. Billing and account information, including our assigned account number, banking information collected through cheque payment or for pre-authorized payment purposes, credit card number or other payment-method details, and your account, billing and payment status and history.

### Use of Your Personal Information

Eddy Group Limited generally uses your personal information to:

- evaluate your application and determine your initial and ongoing eligibility for our services;
- verify and evaluate your current and ongoing creditworthiness and, in the case of SINs or other personal identifiers you elect to provide, to match credit information with credit bureaus or reporting agencies;
- provide, administer, activate (or deactivate) the services you request;
- process billing and invoices and manage, administer and collect or otherwise enforce your account;
- calculate and evaluate your purchases, including for the purposes of calculating commissions owing to your salesman;
- provide requested customer service, respond to your service, billing or other inquiries about our products and services, and contact you regarding your service or account;
- confirm the identity of our customers that call for customer service (for instance by verifying account number, address, or other unique identifiers such as SIN or date of birth)
- provide credit references to other creditors;
- maintain business records for reasonable periods, and generally manage and administer our business; and
- meet legal, regulatory, security, audit and processing requirements, or otherwise as permitted or required by law.

### Disclosure of Your Personal Information

*Credit Application/References.* In the application evaluation process, personal information may be disclosed to credit bureaus and reporting agencies, creditors, businesses and financial institutions with whom you have had a financial relationship or other references you have provided in your application for the purposes of obtaining credit and financial information from these organizations. In order to maintain the accuracy and integrity of the credit reporting system, we may provide credit-related information to credit bureaus and credit reporting agencies, and where you have directly or indirectly consented, we may provide credit-related financial and personal information to your financial institutions, creditors or other prospective lenders.

Consent to the collection, use and disclosure of personal information may be given in various ways. Consent can be express (for example, orally, electronically or on a form you may sign describing the intended uses and disclosures of personal information) or implied (for example, when you provide information necessary for a service you have requested). You may provide your consent in some circumstances where notice has been provided to you about our intentions with respect to your personal information and you have not withdrawn your consent for an identified purpose. Consent may be given by your authorized representative (such as a legal guardian or a person having a power of attorney). **Generally, by providing us with personal information, we will assume that you consent to our collection, use and disclosure of such information for the purposes identified or as described in this privacy policy, if applicable, or otherwise at the time of collection.**

You may withdraw your consent to our collection, use and disclosure of personal information at any time, subject to contractual and legal restrictions and reasonable notice. Note that if you withdraw your consent to certain uses of your personal information, we may no longer be able to provide certain products or services.

Eddy Group Limited collects, uses and discloses your personal information with your consent, except as permitted or required by law. We may be required or permitted under statute or regulation to collect, use or disclose personal information without your consent, for example to comply with a court order, to comply with local or federal regulations or a legally permitted inquiry by a government agency, or to collect a debt owed to us.

We protect your personal information using physical, electronic or procedural security measures appropriate to the sensitivity of the information in our custody or control, which may include safeguards to protect against loss or theft, as well as unauthorized access, disclosure, copying, use or modification. Authorized employees, agents and mandataries of Eddy Group Limited who require access to your personal information in order to fulfill their job requirements will have access to your personal information.

### Access, Correction and Contacting Us

Eddy Group Limited Canada may establish and maintain a file of your personal information for the purposes described above. If you wish to request access or correction of your personal information in our custody or control, you may write to 660 St. Anne St., Bathurst, NB, E2A 2N6 attention Privacy Officer. Your right to access or correct your personal information is subject to applicable legal restrictions. If you wish to make inquiries or complaints or have other concerns about our personal information practices, you may write to the above address, e-mail us at [info@eddygroup.com](mailto:info@eddygroup.com) or telephone us at 1-506-546-6631.

### Policy Changes

This privacy policy may be revised from time to time. If we materially change our privacy practices, we will take reasonable measures to notify affected individuals of these changes, if necessary. If you are concerned about how your personal information is used, you should check back at our website periodically or contact us as described above to obtain a current copy of this policy. This privacy policy is effective as September 1, 2006