



MOISTEN & SEAL

APPLICATION FORM

PLEASE COMPLETE IN BLOCK CAPITALS AND RETURN TO ADDRESS OVERLEAF

ABOUT YOU

Title Mr / Mrs / Miss / Ms (Please delete as appropriate) Initials

First name Surname

Address

Postcode

How long at this address? yrs If under 1 year please give previous address

Date of birth D D M M Y Y

Address occupied as Owner with Parents Tenant

Telephone: Home (STD code) /

Business (STD code) /

Married Single Widowed Divorced/Separated

I am applying for: Store card Fuel card

YOUR BANKING DETAILS

Name of your bank

Branch address

Postcode

Account number

Sort code Cheque guarantee card? Yes No

Credit cards: Mastercard Visa Amex Diners

Connect Switch AIR MILES

Other store account cards

YOUR OCCUPATION

Are you in regular employment? Yes No

Present occupation

Present employer

Address

MOISTEN & SEAL

1ST ADDITIONAL CARDHOLDER

Additional Cardholders must be over the age of 20.

Title Mr / Mrs / Miss / Ms (Please delete as appropriate)

First name Initials

Surname

Address

Postcode

Occupation Date of birth D D M M Y Y

Signature of additional cardholder

2ND ADDITIONAL CARDHOLDER

Additional Cardholders must be over the age of 20.

Title Mr / Mrs / Miss / Ms (Please delete as appropriate)

First name Initials

Surname

Address

Postcode

Occupation Date of birth D D M M Y Y

Signature of additional cardholder

If you would like more than two additional cardholders please use a separate sheet of paper including all the above details and authorised signatures.

DATA POLICY

We will occasionally tell you about other products, services and special offers from SandpiperCI Limited or pass your name and address to other relevant third parties.

If you would prefer not to receive this information please tick this box.

DECLARATION

The above information is correct and free to obtain reference and to make any enquiries you may require. I understand that you may decline this application without stating a reason. I am over 20 years of age and read the enclosed and confirm that I fully understand the terms and conditions (printed on reverse) upon which a card is issued and agree to be bound by same.

Signature Date

FOR OFFICE USE ONLY

INSTRUCTION

to your Bank or Building Society
to pay Direct Debits



Originator's Identification Number

9 5 7 4 0 9

Please complete the whole form in BLOCK CAPITALS and send it with the application to the address overleaf.

1. Name and full postal address of your Bank or Building Society Branch
 To: The Manager Bank or Building Society

Address

Postcode

2. Name(s) of account holder(s)

3. Branch sort code
 -- --

4. Bank or Building Society account number

5. Easy Card account number

6. Instruction to your Bank or Building Society
Please pay SandpiperCI Limited Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit instructions on some types of account

To be detached by SandpiperCI Limited before the Direct Debit instruction is sent to the Bank or Building Society

7. Payment Date

I/We wish to pay monthly on 5th 12th 19th 26th or just after this date

*PLEASE NOTE: To comply with our terms and conditions, payment must be received within 26 days of the Statement date.

MOISTEN & SEAL



TERMS & CONDITIONS

1. DEFINITIONS

In these Conditions the expressions 'you' and 'your' refer to the account holder, 'we', 'our' and 'us' refer to SandpiperCI Limited, its successors and assigns, 'Card' means any Card, including any additional Card or temporary Card issued for use in operating your account. The 'applicable rate' means the interest rate for the time being applicable to this agreement or as varied in accordance with paragraph 11 below. 'Settlement date' means the 26th day after the date of your statement and 'statement date' means the statement date specified on your statement.

2. THE CARD

The Card will remain our property and must be returned on demand. It may at any time be retained by us. We may issue additional Cards for use in operating your account to anyone you nominate as if the additional Card had been issued to you and used by you. You will indemnify us in relation to any liability arising as a result of the use of the additional Card. We may require you to sign an acknowledgement of the terms and conditions upon which the additional Card is issued prior to its issue. You must not nominate anyone who is under 20. Any person to whom a Card is issued must sign it immediately on receipt. You must destroy any Card which is replaced. We will cancel an additional Card at the written request of either you or the additional cardholder.

3. LOSS OR MISUSE OF THE CARD

You must take every possible care to protect the Card from loss, theft or misuse. You will be liable for all losses if the Card is misused with your permission. You will not be liable for use of the Card which takes place after you have told us of the loss provided we receive confirmation in writing immediately and you return all Cards of the same account number to us. All communications with regard to loss, theft or misuse of the Card should be made to the following: Cardholder Relations, P.O. Box 4, 1-3 L'Avenue Le Bas, Longueville, St. Saviour, Jersey JE4 BNB Tel: (01534) 508436

4. CREDIT LIMIT

We reserve the right at any time in our absolute discretion to impose any credit limit on the use of your Card or any additional Card(s) issued in accordance with Clause 3 hereof. Any such credit limit shall be notified to you in writing and become effective immediately. The outstanding balance on your account (including interest charges) must not exceed the credit limit at any time.

5. ADDITIONAL CHARGES

We may debit your account with such sums in respect of cheques returned or referred, standing orders or direct debits recalled as we shall deem reasonable in our absolute discretion to recover additional costs which we may incur as a result of the return or referral of cheques, standing orders and recall of direct debits.

6. PAYMENTS

No payment shall be treated as having been made until it is credited to our account. We shall have reasonable time after receipt of payment in which to credit it. Any cheque returned or referred, standing order or direct debit recalled will be debited to your account at the date it was credited and the interest will be adjusted accordingly.

7. CREDIT BALANCES

Any sum standing to the credit of your account will be held on account for you or refunded to you at your request. You will not however be entitled to any interest on a credit balance.

8. TERMINATION

(a) You may terminate this Agreement, at any time, if you write to us and return all Cards, including additional Cards. (b) We may forthwith terminate the agreement or cancel or suspend the use of any Card if you die or are made bankrupt or are declared 'en desastre' or on the default of either you or an additional cardholder. (c) We may also terminate this Agreement upon giving you one month's written notice and shall not be required to give any explanation for such termination.

9. DEFAULT

If you fail to make any payment of your account by its due date or to comply with any of these terms, you shall, if we so demand by written notice, pay us the total outstanding balance on your account and return the Card. We may debit your account with any loss, expense or extra cost which we may incur as a result of your default under this Agreement.

10. INTEREST

If you pay the full debit balance on your account by the settlement date then no interest will be charged to your account. If, however you do not pay the full amount of the debit balance shown, you **will be charged interest at the applicable rate**, currently 1.5% per month. This rate may vary from time to time, and any such change will be notified to you. Interest will continue to accrue to the account until payment has been made in full, whether made before or after any judgement.

11. COSTS

In the event of us having to instruct our lawyers to recover any sums due by you, you will be responsible for the payment of all our legal fees on a full indemnity basis.

12. AGREEMENT OF TERMS AND CONDITIONS

We may vary these terms and conditions either by written notice to you, or by a general notice in our retail outlets or a notice in the local press.



Up to
51 Days Interest Free Credit

No Annual Fee

**Additional Cards -
also with no annual fee**

**Payment Options -
by Post, Direct Debit,
Switch or Delta**

**SandpiperCI Limited
Registered Office
1-3 L'Avenue Le Bas
St Saviour
Jersey
JE4 8NB**

Postage
will be paid
by licensee

Do not affix Postage Stamps if posted in
Gt Britain, Channel Islands, N Ireland
or the Isle of Man

Business reply service
Licence No: JE 176

**EASY CARD
P.O. BOX 4
1-3 L'AVENUE LE BAS
ST. SAVIOUR
JERSEY
JE4 8NB**



STORE CARD APPLICATION