

# CREDIT TOP-UP



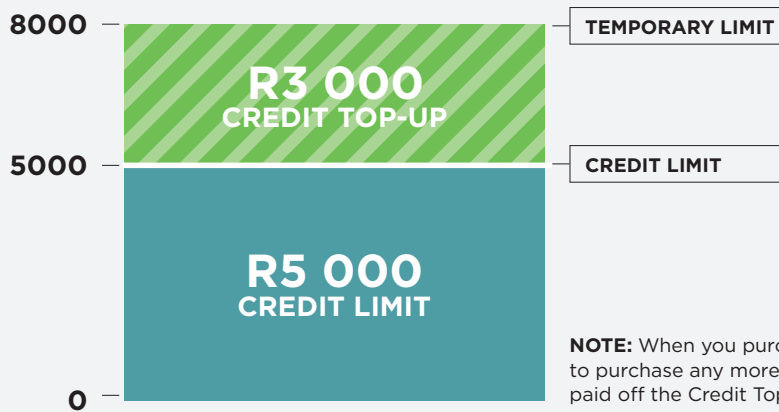
## WHAT IS IT?

Credit Top-Up is a **temporary credit limit increase** granted on your TFG Account. Once the Credit Top-Up amount has been paid in full, your original credit limit will apply again.

## WHY WOULD YOU WANT A CREDIT TOP-UP?

- You currently don't have enough credit available on your TFG Account to purchase an item.
- You currently can't pay for the item in cash.

## EXAMPLE



**NOTE:** When you purchase on Credit Top-Up you will not be able to purchase any more goods on your TFG Account until you have paid off the Credit Top-Up amount in full.



## WHO CAN APPLY?

**TFG Account customers** subject to terms and conditions and affordability requirements.

### Must existing account customers complete an application form?

**Yes.** All customers who wish to apply for a temporary credit limit increase must complete an application for a Credit Top-Up. Ask a store assistant for the form.



## WHAT IF I DON'T HAVE A TFG ACCOUNT BUT WISH TO APPLY FOR CREDIT TOP-UP?

You must first apply for a TFG Account by completing the New Account application form online: [www.tfg.co.za/accounts](http://www.tfg.co.za/accounts)

## BENEFITS



A **temporary increase** in credit for a specific purchase.



**6 month plans are interest free** as long as your monthly TFG Account remains up to date.







You can choose to pay for the goods over **6, 12, 18** or **24 months**.



By taking up Credit Top-Up over a longer period, you can budget by **paying smaller monthly instalments** over a longer payment term.

## STEPS TO APPLY

-  1. Apply in-store by completing a **Credit Top-Up form**.
-  2. Supply **3 months proof of income (payslips/bank statements)** and a **copy of your ID**.
-  3. Your Credit Top-Up application form, proof of income and a copy of your ID needs to be submitted in-store for processing.
-  4. You will receive a SMS if you are approved or declined for the Credit Top-Up.



## WHERE CAN YOU APPLY FOR A CREDIT TOP-UP?

**@home**  
THE HOMEWARE STORE

**@homelivingspace**  
THE HOMEWARE STORE

 **AMERICAN SWISS**  
FINE JEWELLERS SINCE 1896

**FABIANI**

**hi'**

**STERNS**  
1896

Terms and conditions apply, which can be found on [www.myTFGworld.com](http://www.myTFGworld.com)

For any **Application Queries**, or to follow up on a **Credit Top-Up application**, please contact **Credit Sales**. Email: [CSHighValue@tfg.co.za](mailto:CSHighValue@tfg.co.za)