

WHAT IS IT?

TFG Big Buy is a once-off credit account that allows you to buy a larger, more valuable item or basket of goods and pay it off over a longer term.

WHY WOULD YOU WANT A TFG BIG BUY ACCOUNT?

- You want to purchase furniture or jewellery and pay it off over a longer period.
- You currently can't pay for the item/s in cash or immediately.
- You would like a lower monthly instalment over a longer period.
- You can apply to pay for the goods over 18, 24 or 36 months.
- You want to keep your existing TFG Account (store Account card) funds available for regular purchases.

EXAMPLES

You wish to buy a R10 000 @home couch using a TFG Big Buy facility:

*18 months	*24 months	*36 months
Monthly instalment: R637	Monthly instalment: R498	Monthly instalment: R360
Interest rate: 23%	Interest rate: 23%	Interest rate: 23%
Total repayment: R11 466	Total repayment: R11 952	Total repayment: R12 960

*Service fees may be applicable and are included in the above example. This will increase the monthly instalment amount & the total amount of instalments. Maximum interest rate applicable is 24.5%. Interest rate correct at time of going to print.



WHO CAN APPLY?

South African citizens who are employed full time or self-employed, with a minimum income of R2000 (subject to affordability requirements).



CAN EXISTING TFG ACCOUNT CUSTOMERS APPLY FOR TFG BIG BUY?

Yes, you can have a TFG Big Buy account in addition to your existing TFG Account (store card). TFG Account customers who wish to apply must complete an application form in-store.

This is subject to terms & conditions and affordability requirements.



HOW MANY TFG BIG BUY ACCOUNTS CAN YOU HAVE?

- You may have up to 4 active, concurrent TFG Big Buy accounts, based on affordability.
- Each Account can have a single purchase transaction only (multiple or single items), with a total transaction value of at least R5000 and up to the maximum credit limit approved.

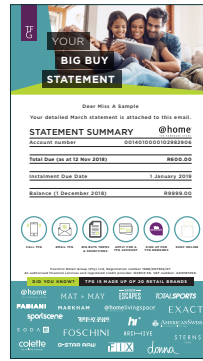
BENEFITS

my **TFG** rewards

TFG Account / TFG Big Buy customers are automatically myTFG rewards members.





You are allowed to purchase once off for up to R50 000 and when the balance is paid off your TFG Big Buy Account will be closed.



You will receive a monthly TFG Big Buy statement (via email or SMS) that will show you your opening balance, credit available, transaction history, account details and instalment period.

STEPS TO APPLY

1.  You must complete the **TFG Big Buy application form** in-store and provide banking details for a debit order.
2.  Supply 3 months proof of income (payslips / bank statements) and a copy of your ID.
3.  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/Email if you are approved or declined for TFG Big Buy.
-  A TFG customer services agent will call you to verify all your details.
5.  Payments will be via monthly Debit Order.



WHERE CAN YOU APPLY FOR TFG BIG BUY?

@home
THE HOMEWARE STORE

@homelivingspace
THE HOMEWARE STORE

AMERICAN SWISS
FINE JEWELLERS SINCE 1896

MAT & MAY

PRIME TIME

STERNS
1896

(South African stores only)

Terms and conditions apply, which can be found on www.mytfgworld.com

For application queries contact: CSHighValue@tfg.co.za