

CREDIT TOP-UP



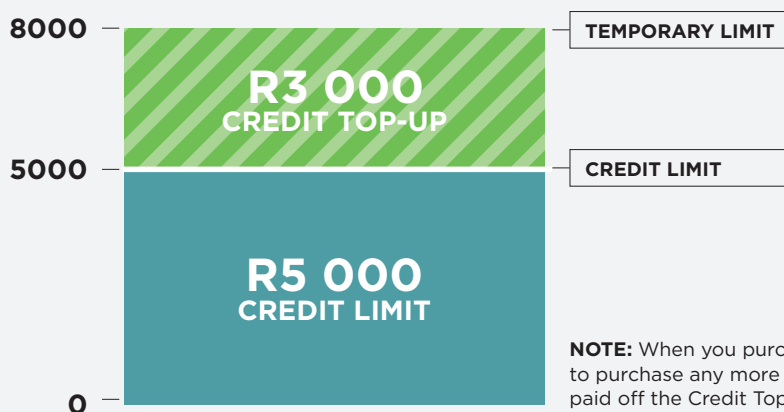
WHAT IS IT?

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

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

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1. Apply in-store by completing a **Credit Top-Up form**.
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2. Supply **3 months proof of income (payslips/bank statements)** and a **copy of your ID**.
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3. Your Credit Top-Up application form, proof of income and a copy of your ID needs to be submitted in-store for processing.
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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

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PRIME TIME

STERNS
1896

Terms and conditions apply, which can be found on <https://www.tfg.co.za/credit-top-up>

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