

# BC Clark

J E W E L E R S

DOWNTOWN  
101 PARK AVE.  
232-8806

PENN SQUARE  
NW EXPWY. & PENN  
840-1441

NORTHPARK  
122ND & N. MAY  
755-4040

BCCLARK.COM

Mr. \_\_\_\_\_  
Mrs. \_\_\_\_\_  
Ms. \_\_\_\_\_

Social Security # \_\_\_\_\_ Birthday \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ E-Mail \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State & Zip \_\_\_\_\_

Employer \_\_\_\_\_ Address \_\_\_\_\_ Phone \_\_\_\_\_

Position \_\_\_\_\_ How Long \_\_\_\_\_

Former Address \_\_\_\_\_ City \_\_\_\_\_ State & Zip \_\_\_\_\_

Former Employer \_\_\_\_\_ Address \_\_\_\_\_ Phone \_\_\_\_\_

Spouse/Fiance's Name \_\_\_\_\_ Birthdate \_\_\_\_\_ Employer \_\_\_\_\_ Phone \_\_\_\_\_  
Bus. \_\_\_\_\_

Own Home \_\_\_\_\_ Rent \_\_\_\_\_

### Nearest Relative

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

### Personal References

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

By signing below, I ask that an account be opened for me. I understand that you may verify credit information on me. If this is a personal account, I agree, or if this is a corporate account, both I and the company agree, to be liable for all charges.

Complete only if applying for Corporate Account

**X**

Signature

Date

**X**

No. of years in business \_\_\_\_\_

**X**

Signature

Date

Signature & Title of Authorizing Corporate Officer, Partner or Owner Required

**PLEASE SIGN FRONT AND BACK**

## BC CLARK, INC. DISCLOSURE STATEMENT/SECURITY AGREEMENT

On all charges to my B.C. Clark, Inc. Charge Account, I agree to the following:

1. **OPTION TO PAY IN FULL WITHIN 90 DAYS TO AVOID FINANCE CHARGES.** I have the right to pay 1/3 of the total balance each 30 days (28 days for February statements) on my account. If I do so within 90 days of my billing date, no **FINANCE CHARGE** will be added to the account for the 90 day period. The billing date will be shown on a statement sent to me each month. The total balance on my billing date will be called the New Balance on my monthly statement.
2. **OPTION TO PAY IN INSTALLMENTS FOR 12 MONTHS PLUS A FINANCE CHARGE.** If I do not pay the total balance in full each month, I agree to make at least a minimum payment within 30 days (28 days for February statements) of the billing date shown on my monthly statement. The minimum payment required each month shall be shown as the **MINIMUM PAYMENT DUE** on my monthly statement plus **FINANCE CHARGE**.
3. **FINANCE CHARGE UNDER THE INSTALLMENT OPTION.** If I do not pay the entire New Balance within 30 days (28 days for February statements) of the monthly billing date a **FINANCE CHARGE** will be added to the account for the current monthly billing period. The **FINANCE CHARGE** will be a periodic rate of **1 %** per month (**ANNUAL PERCENTAGE RATE OF 12%**) on the Unpaid Balance.
4. **HOW TO DETERMINE THE UNPAID BALANCE.** B.C. Clark, Inc. will determine the Unpaid Balance by adding current purchases after deducting current payments and/or credits appearing on the face of the monthly billing statement. Current monthly charges will not include unpaid Finance Charges, if any, when determining the Unpaid Balance.
5. **FAILURE TO MAKE MINIMUM PAYMENT.** If I do not make at least the minimum required monthly payments when due, B.C. Clark, Inc. may declare my entire balance immediately due and payable.
6. **SECURITY INTEREST IN GOODS.** B.C. Clark, Inc. has a security interest under the Uniform Commercial Code in all merchandise charged to the account. If I do not make payments as agreed, the security interest allows B.C. Clark, Inc. to repossess only the merchandise which has not been paid in full. Upon my default, B.C. Clark, Inc. may charge me reasonable attorney's fees. I am responsible for any loss or damage to the merchandise until the price is fully paid. Any payments I make will first be used to pay unpaid Finance Charges, if any, and then to pay for the earliest charges on the account. If more than one item is charged on the same date, my payment will apply first to the lowest priced items.
7. **CHANGE OF TERMS-CANCELLATION.** B.C. Clark, Inc. has the right to change any terms or part of this agreement by sending me a written notice. B.C. Clark, Inc. has the right to cancel this agreement as it relates to future purchases.
8. **STATE OF OKLAHOMA CONTROLS TERMS.** All terms of this agreement are controlled by the laws of the State of Oklahoma.
9. **CHANGE OF RESIDENCE.** If I change my residence, within 30 days I will inform B.C. Clark, Inc. of my new residence. The account will continue to be controlled by the laws of Oklahoma regardless of my residence.

**10. AUTHORIZED BUYERS.** This agreement controls all charges made on the account by me or any person I authorize to use the account.

**11. CREDIT INVESTIGATION AND DISCLOSURE.** B.C. Clark, Inc. has the right to investigate my credit, employment and income records, and has the right to verify my credit references and to report the way I pay this account to credit bureaus and other interested parties.

**12. ACCOUNT SUBJECT TO APPROVAL OF B.C. CLARK, INC. CREDIT SALES DEPARTMENT.** This agreement and all charges on the account are subject to the approval of B.C. Clark, Inc. Credit Sales Department. The agreement will be considered approved when B.C. Clark, Inc. notifies me of its approval.

**13. ASSIGNMENT OF ACCOUNT-PROTECTION OF BUYER'S RIGHTS.** I understand this account may be sold or assigned by B.C. Clark, Inc. to another creditor without further notice to me. If so, the notice below, which is required by federal law, is intended to protect any claim or right I have against B.C. Clark, Inc.

**NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF THE GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

**14. ERRORS OR INQUIRIES ON MONTHLY STATEMENTS.** If you think your bill is wrong, or if you need more information about a transaction on your bill write to B.C. Clark, Inc. at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. Your written letter must give us your account number, your name, the dollar amount of the suspected error, a description of the error and why you believe there is an error, or if you need more information, describe the items you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we are investigating your question, we cannot report you as delinquent or take any action to collect the amount you question.

**NOTICE TO BUYER: DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO AN EXACT COPY OF THE PAPER YOU SIGN. YOU HAVE THE RIGHT TO PAY IN ADVANCE THE FULL AMOUNT DUE. RECEIPT OF A COPY OF THIS AGREEMENT IS ACKNOWLEDGED.**

\_\_\_\_\_  
(Customer's Signature)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Address)

DESCRIPTION OF MERCHANDISE		
Article	Code	Price