



SA Jewellery 5 Sturdee Ave, Rosebank 2196, Johannesburg, Tel.: 011 025 3030

All business is undertaken in terms of the Company's Terms & Condition. The customer signature confirms that understood and accept all the SA Jewellery Terms & Condition

ACCOUNT APPLICATION FORM

PLEASE FILL IN CAPITAL LETTERS

THE APPLICANT (Name & Surname)

ID No: **CELLPHONE No.:**

EMAIL ADDRESS: @

BUSINESS: (Name and trading name if applicable)

BUSINESS: (physical address)

VAT Registration No.: **BUSINESS:** (Telephone No)

AGREEMENT TERMS AND CONDITIONS

The Applicant hereby acknowledges and agrees to the following terms and conditions:

1. **“The Creditor”** refers to Skorter Jewellery Studio T/A SA Jewellery, registered under Reg No: 1993/010463/23, or Skorter Investments Group, registered under Reg No: 1999/051031/23, or any of its affiliated, subsidiary, associated, or holding companies, including their successors in title and assigns.
2. **“The Applicant”** refers to the individual or entity who has completed and signed this Business Account Application Form.
3. **“The Business”** refers to the business name and, if applicable, the trading name of the Applicant.

Payment Terms:

The Applicant shall have 30 days, interest-free, from the invoice date. After this period, the Applicant shall be liable for interest at a rate of 2.0% per month, along with a 2.0% processing fee on any overdue amounts, calculated from the invoice date. A bank fee may be applied for cash deposits.

Discounted Price:

The discounted price is applicable only if the invoice is paid in full on or before the due date. If payment is made after the due date, the Applicant will be required to pay the normal price.

Refunds and Exchanges:

No cash refunds will be issued. Products may only be exchanged if they are unused and in their original condition, within 14 days of purchase. No repair service provided.

Surety Agreement:

The individual signing this agreement hereby binds themselves as surety and co-principal debtor, thereby authorizing the Creditor to recover payment from them personally in the event the Applicant fails to settle any outstanding amounts.

Initial

The signatory, as surety, waives all legal exceptions, including but not limited to the benefits of "excusione," "division," "cession of action," "non causa debiti," "no value received," and "errori calculi," and acknowledges full understanding of the meaning, force, and effect of these exceptions.

No Waiver of Rights:

Any relaxation or indulgence granted by the Creditor to the Applicant at any time shall not be considered a waiver of any rights under this agreement. Such relaxation or indulgence will not alter or nullify the terms of this agreement or create an estoppel against the Creditor.

Applicant's Warranties:

The Applicant warrants that all information provided in this credit application is true and correct. The Applicant (and co-principal debtor, if applicable) agrees that the Creditor may continuously monitor all related information, instructions, and transactions.

The Creditor may contact credit bureaus, fraud prevention services, or any relevant institution to obtain or share information about the Applicant's credit profile and payment history. The Creditor may also report any incorrect information or unpaid accounts to such institutions.

Indemnity and Legal Costs:

The Applicant indemnifies the Creditor against any legal costs (on an attorney and client scale), including tracing agency fees and collection charges incurred by the Creditor if it engages attorneys to recover any amounts owed by the Applicant.

Should the account remain unpaid and be referred to a debt collection agency or law firm, the Applicant agrees to pay attorney and client costs, legal demand fees, and any other associated costs.

Domicilium Citandi et Executandi:

The Applicant nominates the physical address stated above as its chosen domicilium citandi et executandi for the service of any legal notices, pleadings, or documents.

Variation and Cancellation:

Any amendment or consensual cancellation of this agreement will not be valid unless it is reduced to writing and signed by both the Applicant and the Creditor.

Acknowledgment and Authorization

I, (Name & Surname) _____ the undersigned, hereby warrant that I am duly authorized to make this application and sign this agreement. Additionally, I sign this agreement in my personal capacity as surety and co-principal debtor.

Surety:

The undersigned Surety hereby binds themselves in favor of the Creditor as surety for and co-principal debtor with the Business for the due performance by the Applicant and Business of all financial obligations described above under any existing or future contracts between the Creditor and the Applicant.

APPLICANT Signature

Signed at _____ on _____ day of _____ 2025