



CREDIT APPLICATION (COMMERCIAL)

PLEASE PRINT CLEARLY AND RETURN TO
CREDIT.DEPARTMENT@RONA.CA ONCE COMPLETED AND SIGNED



CUSTOMER IDENTIFICATION

Complete this section with the information of the company or sole ownership. Please make sure to indicate the bill to address * MANDATORY fields are identified with *.

APPLICANT NAME (GIVE FULL LEGAL NAME OF COMPANY)*			
BUSINESS/OPERATING NAME OF COMPANY			
STREET ADDRESS*		CITY/TOWN PROVINCE*	POSTAL CODE*
PHONE NUMBER*	CELL NUMBER	EMAIL ADDRESS (ACCOUNTS PAYABLE)*	
<input type="checkbox"/> SOLE OWNER/INDIVIDUAL	<input type="checkbox"/> PARTNERSHIP	<input type="checkbox"/> LIMITED/INCORPORATED	REGISTRATION DATE
HOW LONG IN BUSINESS UNDER PRESENT NAME?	TYPE OF BUSINESS		
ESTIMATED MONTHLY PURCHASES * MANDATORY*	NAME OF SALES REP.		
INVOICES AND STATEMENTS ARE SENT IN ELECTRONIC FORMAT. PLEASE PROVIDE YOUR EMAIL ADDRESS IF DIFFERENT FROM CONTACT E-MAIL			

PRINCIPALS AND OFFICERS INFORMATION SECTION

Complete this section with the information of the officers and/or principals of the corporation(s).

PRINCIPAL OF THE APPLICANT*	
NAME:	RES. ADDRESS:
TITLE (POSITION IN THE COMPANY):	DATE OF BIRTH: HOME OWNER RENTING
PRINCIPAL 2 OF THE APPLICANT*	
NAME:	RES. ADDRESS:
TITLE (POSITION IN THE COMPANY):	DATE OF BIRTH: HOME OWNER RENTING

BANK REFERENCE SECTION

In order for us to complete our due diligence, please give us your complete bank account information

NAME OF BANK:	ADDRESS OF BANK:	ACCT #:	TRANSIT #
TELEPHONE:	FAX:	CONTACT:	
LINE OF CREDIT ESTABLISHED (Y/N)?	IF YES, AUTHORIZED AMOUNT:		
NAME OF BANK:	ADDRESS OF BANK:	ACCT #:	TRANSIT #
TELEPHONE:	FAX:	CONTACT:	
LINE OF CREDIT ESTABLISHED (Y/N)?	IF YES, AUTHORIZED AMOUNT:		

PROJECT INFORMATION SECTION

This section applies to home builders, developpers and every contractor or sub contractor that is working on specific projects

PROJECT 1	IS THIS A NEW PROJECT? YES NO
WHAT IS BEING BUILT?	PROJECT MUNICIPAL ADDRESS
PID/PIN	AMOUNT REQUESTED FOR MATERIALS
PROJECT STARTING DATE	PROJECT FINISHING DATE
PROJECT 2	IS THIS A NEW PROJECT? YES NO
WHAT IS BEING BUILT?	PROJECT MUNICIPAL ADDRESS
PID/PIN	AMOUNT REQUESTED FOR MATERIALS
PROJECT STARTING DATE	PROJECT FINISHING DATE

I hereby certify that the information contained herein is complete and accurate. This information has been provided with the understanding that it is to be used to determine the amount and conditions of credit that may be extended by RONA (as defined in the Terms & Conditions attached hereto). Furthermore, I hereby authorize the financial institutions listed in this application to release necessary information to RONA (as defined in the Terms & Conditions attached hereto) for which credit is being applied in order to verify the information contained herein.

PLEASE NOTE: APPLICANT MUST INITIAL PAGE 1 AND SIGN PAGE 2

PAGE 1

INITIAL HERE: APPLICANT _____

SEE PAGE 2



TERMS AND CONDITIONS

Upon approval of this application by RONA (as defined below), the applicant shall be entitled to obtain advances from RONA Inc. and its participating subsidiaries, affiliates and related entities, including but not limited to Lowe's 220 Limited Partnership and Lowe's Companies Canada, ULC (collectively, "RONA"), to purchase goods and services on credit from RONA, subject to the following:

- 1. STATEMENT:** Copies of invoices and statements of account stating the purchases made from RONA will be sent by email to the email address provided on the first page of the application above. Invoices will be emailed weekly and statements monthly.
- 2. PAYMENT:** All invoiced amounts shall be paid to RONA by cash, cheque or online through your financial institution website in full by the 26th day of the month following the month in which the purchase was made (the "due date"). The applicant hereby agrees that all accounts shall be paid in full on the due date, including interest on the remaining unpaid balance from the previous month's statement if any, in accordance with the present terms and conditions and any other terms, conditions or policies sent to the applicant from time to time.
- 3. CREDIT RATES AND CALCULATION OF CREDIT CHARGES:** Interest on any unpaid amount on the due date will be charged at a rate of 2% compounded monthly (26.82% per year), starting on the first day following the due date. Examples of the monthly charges produced by the applicable credit rate are as follows:

Amount due on the 26 th of the month	Monthly cost of credit	Total of amount due after one month	Total amount due after 2 months
\$100	\$2.00	\$102.00	\$104.04

- 5. PAYMENT ALLOCATION:** Unless different arrangements are made with RONA, payments will be first applied: (1) against the oldest balance of outstanding credit charges (interest amounts), and (2) outstanding principal amounts.
- 6. DISPUTES:** Information concerning the applicant's statement of account or the applicable interest rates can be obtained by calling the number appearing on your statement of account. The applicant acknowledges and agrees that its monthly statement constitutes conclusive proof of the balance due. All disputes related to product quality or invoice problems must be reported by the applicant to RONA within thirty (30) days of receipt of the statement of account, failing which all goods received and services performed will be deemed to have been received and performed in satisfactory condition and accepted and all invoices and statements of account will be deemed correct. Subject to the foregoing, the applicant agrees to pay the balance appearing on its monthly account statement.
- 7. NOTICE:** RONA may obtain credit information, in the form of credit or consumer reports or other, relating to the applicant, its officers and shareholders, as the case may be, upon processing the initial application, at the time of any renewal or extension of credit or when deemed appropriate to evaluate the applicant's financial situation. In signing this application, the applicant, its officers, its directors and shareholders who did sign below declare and warrant that he/she/they is/are major of age and expressly consent to the collection, use, sharing and disclosure of his/her/their/its personal information by RONA for the above stated purposes.
- 8. PERSONAL INFORMATION:** By submitting this application, you acknowledge and agree that your personal information (I) is collected, used, and disclosed in accordance with our privacy statement which is available at <https://www.RONA.ca/en/privacy-policy>, and (II) may be shared among affiliates, subsidiaries and related entities of RONA. You further acknowledge that you have read and understood RONA's privacy statement. As provided in RONA's privacy statement, RONA may process and store your personal information outside of Canada. Please note that, while your personal information will at all times be protected in accordance with our privacy statement, when your personal information is located outside Canada it will be subject to the laws of the country in which it is situated and may be subject to access by law enforcement or other governmental agencies in those countries pursuant to lawful orders or legal process.
- 9. ATTORNEY AND COLLECTION FEES:** Should RONA require the services of a lawyer or collection service to collect monies overdue from the applicant or to otherwise enforce the present terms and conditions, the applicant agrees to indemnify RONA for the cost of such legal or collection services.
- 10.** A minimum of \$5,000 must be purchased via your charge account each year to keep your charge account active.
- 11. ENTIRE AGREEMENT; AMENDMENT:** This application contains the entire understanding of the parties with respect to the subject matter hereof. In the event of an inconsistency between the present terms and conditions and any purchase order or any other document submitted by the applicant to RONA in connection with the applicant's charge account, the present terms and conditions will take precedence unless otherwise indicated in writing by an authorized representative of RONA. This application may not be amended or modified except by a written amendment signed by authorized representatives of both parties. Notwithstanding the foregoing, RONA reserves the right, at any time, to withhold, cancel or modify credit privileges and terms, including rate of interest, at its sole discretion.
- 12. COUNTERPART AND ELECTRONIC SIGNATURES:** This application may be executed in one or more counterparts, each of which shall be deemed to be an original but all of which shall constitute one and the same agreement. Any signature delivered by facsimile or electronic means shall be treated for all purposes as an original.

APPLICANT'S SIGNATURE

PRINT NAME & TITLE

DATE



CONTINUING PERSONAL GUARANTEE FOR GOODS SUPPLIED

To: RONA Inc. and its participating subsidiaries, affiliates and related entities, including but not limited to, Lowe's 220 Limited Partnership and Lowe's Companies Canada, ULC, (collectively, hereinafter: "**RONA**"). In consideration of RONA supplying goods and services and extending credit from time to time to

_____, (hereinafter: the "Debtor")
NAME OF COMPANY (PLEASE PRINT)

of _____, on such terms of credit as

ADDRESS OF THE COMPANY (PLEASE PRINT)

RONA shall think fit, I _____
NAME OF GUARANTOR (PLEASE PRINT)

of _____ (hereinafter: the "**Guarantor**"),
ADDRESS OF GUARANTOR (PLEASE PRINT)

for valuable consideration (the receipt and sufficiency of which is hereby acknowledged by the Guarantor), hereby personally, unconditionally and Irrevocably guarantee to RONA all obligations of payment of all monies which are now or which shall at any time thereafter be due to RONA from the Debtor and also of payment of all notes or acceptances which may at any time be given to RONA by the Debtor, upon which the Debtor shall or may be liable, and to be jointly and severally liable with the Debtor for the payment of same.

This guarantee shall be a continuing guarantee to secure whatever balance is now or may thereafter be due by the Debtor to RONA in respect of monies, notes and acceptances as aforesaid, and shall continue despite the insolvency and/or bankruptcy of the Debtor.

This guarantee is given personally and is not related to or attached to the performance of any particular duties. Consequently, this guarantee shall remain in full force and effect notwithstanding the fact that the Guarantor ceases to be a shareholder or director of the Debtor and notwithstanding the fact that the Guarantor ceases to perform any particular duty for the Debtor. This guarantee is in addition without prejudice and supplemental to all other security of any kind including guarantees now or hereafter held by **RONA**.

RONA shall have the right at any time to refuse further credit to the Debtor, to release any collateral or other security which RONA may at any time hold, or to compromise or compound with the Debtor, including modifying the credit terms, without notice to the Guarantor, and without discharging or affecting the Guarantor's liability. RONA shall not be obliged to attempt to first collect and/or pursue or exhaust its remedies against the Debtor, before seeking to recover payment from me under this personal guarantee.

RONA is authorized to obtain credit information on me and to conduct personal credit investigations. By executing this personal guarantee, I acknowledge and agree that my personal information (I) is collected, used and disclosed in accordance with RONA's Privacy Statement which is available at <https://www.rona.ca/en/privacy-policy>, and (ii) may be shared among affiliates, subsidiaries and related entities of RONA. I further acknowledge that I have read and understood RONA's Privacy Statement. As provided in RONA's Privacy Statement, RONA may process and store my personal information outside of Canada. I understand that my personal information will at all times be protected in accordance with RONA's Privacy Statement, when my personal information is located outside Canada it will be subject to the laws of the country in which it is situated and may be subject to access by law enforcement or other governmental agencies in those countries pursuant to lawful orders or legal process.

I acknowledge that I have been given the opportunity to seek independent legal advice in connection with this guarantee prior to signing it.

In witness whereof I have executed this personal guarantee

This _____ day of _____ 20____

Signed in the presence of

GUARANTOR'S SIGNATURE

WITNESS' SIGNATURE

NAME OF WITNESS (PLEASE PRINT)



STIPULATIONS FOR YOUR ACCOUNT AT
RONA inc.
220 Chemin Du Tremblay
BOUCHERVILLE, QC, J4B 8H7
EMAIL: credit.department@rona.ca

In order to protect your account, it is necessary to set up stipulations. It is important to do this immediately. Any further changes to your stipulations must be submitted to us in writing. Please do not hesitate to call if you have any questions or concerns. (PLEASE PRINT CLEARLY)

Account Name _____

Purchase Order Required	Yes _____	No _____
Job No. Required	Yes _____	No _____
Job Address Required	Yes _____	No _____
SHOW PRICING ON SHIPPING COPY OF INVOICE	Yes _____	No _____

****WE AUTHORIZE RONA REVY INC TO DELIVER TO SITES THAT ARE UNATTENDED BY MYSELF OR BY ANOTHER APPOINTED EMPLOYEE:**
Yes _____ No _____

***** RONA inc. IS NOT RESPONSIBLE ONCE THE MERCHANDISE IS LEFT AT THE UNATTENDED SITE*****

Names of all the people allowed to charge on the account:

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

WILL PURCHASES BE TAX EXEMPT? YES NO

PST# _____

DATE _____ Authorized Signatory _____ Print Name & Position _____

Please return via email. Thank you, Credit Department