

GE Capital

# Transaction Reference Guide

HVAC

Enclosed are the quick reference steps and forms to run transactions today and begin increasing your sales and profits.

For additional questions, call  
1-800-330-5189, option 0

Merchant/Dealer Number

5 3 4 8 1 2 \_\_\_\_\_



imagination at work

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# Key contacts

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Business Center .....[www.gogecapital.com](http://www.gogecapital.com)

Client Services .....1-800-330-5189

**Process Applications, press #2**

To phone in customer applications or enter an application online

**Authorizations, press #3**

To receive an authorization code for sale

**Funding inquiries, press #4**

For verification of funding and date of sale posting

**Cardholder account # lookup, press #5**

To verify customer account number for repeat purchase

**Supply orders/questions**

Promotion questions or to order supplies

Fax line – Application and/or Funding .....1-888-679-5200

Fax applications and sales slips to GE Capital

Customer Service .....1-800-250-5411

Cardholders can call with account questions

## Eligible products

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Air Conditioners

Boilers

Dampers

Drain Cleaning

Duct Cleaning

Electrical

Electronic Air Cleaners

Fireplaces

Furnaces

Generators

Geothermal Systems

Heat Pumps

Humidifiers: systems

Insulation: blown/liquid/rolled

Plumbing (Cannot be service only; must include installed product or part)

Roofing

Solar/Thermal

Stoves: gas, wood, pellet

Thermostats

UV Lights

Water Heaters

Please contact Client Services at 1-800-330-5189  
to receive the most current rate sheet.

# Consumer Application

FOR RESIDENTIAL ONLY

- Contractor required to complete
- GE Capital provides
- Customer completes and signs

## 1. Contractor Number

- Fill in your Contractor Number.
- Fill in estimated amount of purchase.
- If approved, GE Capital Retail Bank will provide an account number.
- Verify and document two forms of ID for all applicants.  
**Primary ID** – Must be photo ID. Record type of ID, number on ID, and expiration date.  
**Secondary ID** – Record issuer, type, and expiration date.

## 2. Applicant/Co-applicant information

- Applicant must own the property where the installation and/or services are being provided.

## 3. Signatures

- Customer(s) must sign and date application prior to processing.

## Application Processing

- Phone in application to 1-800-330-5189.
- Fax application to 1-888-679-5200 or use Business Center.

When phoning in applications, you have two options:

- For no hold times and fast processing, use **Phone Express Process (PEP)**, available 24/7
- OR
- Speak to a client services representative.

**HVAC Consumer Credit Application**  
Please note that you must reside in the United States and be 18 years or older to apply.  
37984 APPLICATION MUST BE SIGNED. Please print in CAPITAL LETTERS and avoid contact with the lines (S, M, I, T, H)  
GE Capital Retail Bank REVOLVING PHONE: 1-800-330-5189 REVOLVING FAX: 1-888-679-5200  
Contractor # 5,3,4,8,1,2 Initial Sale/Project Amount \$ 1,2,0,0,0  
Account # 1,2,3,4,5,6,7,8,9,0,1,2,3,4,5,6  
DL#12345 10/12/ Visa 7/12  
Applicant's Primary ID (Type, Number, Issuing State) Exp. / Sec. ID (Credit Type and Issued) Exp.  
**1** Applicant  
First Name JUSTIN M. Initial Last Name J. EXAMPLE  
Mailing Address 1,2,3 STREET NAME APT #  
CITY NAME US, 1,2,3,4,5  
City 1,2,3, -4,5, -6,7,8,9 State Zip 2,1,4, -5,5,5, -2,2,2  
Social Security Number Birth Date 0,7 / 0,1 / 1,9,6,0 Home Phone 2,1,4, -5,5,5, -2,2,2  
If the above address is a PO Box, you must provide a street address for yourself or a contact person. 2,1,4, -5,5,5, -3,3,3,3  
City ABC, CO State Zip 1,0, 5,0,0,0 2,1,4, -5,5,5, -4,4,4,4  
Your Employer J.E.X.A.M.P.L.E@E.M.A.I.L.C.O.M. How Long (Yrs.) Monthly Net Income From All Sources Business Phone  
E-Mail Address (optional) J.E.X.A.M.P.L.E@E.M.A.I.L.C.O.M.  
**2** Joint Applicant  
An additional card will be issued to the person indicated below. The applicant (and joint applicant if any) will be liable for all transactions made on the account including those made by an authorized user. JOINT APPLICANT: You agree that we may send notices to you and for applicant at the applicant's address, regardless of whether you live at that address.  
First Name M. Initial Last Name  
Mailing Address APT #  
City State Zip Social Security Number  
Birth Date Month / Day / Year  
Home Phone / Other Phone\* Where We May Call You  
Your Employer How Long (Yrs.) Monthly Net Income From All Sources Business Phone  
**3** Applicant/Joint Applicant Signatures  
By applying for this account, I am asking GE Capital Retail Bank ("GECRB") to issue me a GECRB Credit Card ("the Card"), and I agree that:  
• I am providing the information in this application to GECRB and the contractors that accept the Card and program sponsors. GECRB may provide information about me (even if my application is declined) to contractors that accept the Card and program sponsors (and their respective affiliates) so that they can create and update their records, and provide me with service and special offers.  
• GECRB may obtain information from others about me (including requesting reports from consumer reporting agencies and other sources) to evaluate my application, and to review, maintain or collect my account.  
• I consent to GECRB and any other owner or servicer of my account contacting me about my account, including using any contact information or call phone numbers I provide, and I consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting me, even if I am charged for the call under my phone plan.  
• I have read and agree to the credit terms and other disclosures in this application, and I understand that if my application is approved, the GECRB credit card agreement ("Agreement") will govern my account. Among other things, the Agreement: (1) includes resolving a dispute with arbitration provision that limits my rights unless I reject the provision by following the provision's instructions; and (2) makes each applicant responsible for paying the entire amount of the credit extended.  
Federal law requires GE Capital Retail Bank to obtain, verify and record information that identifies applicants when opening an account. GECRB will use applicants' name, address, date of birth, and other information for this purpose.  
If you apply with a Joint Applicant, each of you will be jointly and individually responsible for obligations under the Agreement and by signing below, you each agree that you intend to apply for joint credit.  
PLEASE SEE NEXT PAGE FOR RATES, FEES & OTHER COST INFORMATION & READ THE ATTACHED CREDIT CARD AGREEMENT.  
Justin Example 07/01/2012 X Joint Applicant Signature (if applicable) Date 2012-08-00 (06/2012) HVAC 37984

## PEP Process Flow

**Press 1** – To use new PEP automated system–this is the fastest way to enter an application and get a credit decision.

**Press 2** – To use standard automated entry, including more detailed instructions.

### Information you will need to use PEP:

- 16-digit dealer number
- Applicant's date of birth
- Social Security Number
- Applicant's numeric street address, ZIP code, and telephone number
- Applicant's residential status: 1 for owns, 2 for rents, 3 for other
- Applicant's net income figure, including all sources of income

# Completing Sales Slip

- Contractor required to complete
- GE Capital provides
- Customer signature required

## 1. Account and Dealer Number

- Fill in account number and dealer number.

## 2. Buyer's Information

- Complete buyer's name and seller's name/address.

## 3. Credit Plans

- Check the "Promotional Offer" that corresponds to the Credit Plan that the customer has selected.
- For No Monthly Interest if Paid in Full promo, fill in the cardholder Annual Percentage Rate (APR). The APR is given when you obtain an authorization code.
- Primary Customer must initial that they have reviewed and selected a promotion.

## 4. Description and Sale Price


- Complete description, total price, down payment (if any), and amount financed.
- For HVAC products, include Model and Serial numbers of primary piece of equipment in the "Description" line. For Plumbing, include the Service and Product in the "Description" line (product is required).

## 5. Authorization Code

- Write in authorization code.
- Write in the date of sale.
- Write in date of installation.
- You may request authorization code at time of approval.
- Select the appropriate product description (HVAC or Plumbing).

## 6. Buyer's Signature

- Customer(s) must sign.
- Give customer's copy to the customer once signed.



### Sales Slip - B HVAC/Plumbing Products

50580  
GE Capital Retail Bank

**1** ACCOUNT NUMBER: 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6      DEALER NUMBER: 5 3 4 8 1 2

**2** BUYER NAME: Justin Example      SELLER NAME / SELLER ADDRESS: Co Name/456 AnyStreet, City, ST, ZIP

**3** **Promotional Offers - See reverse side for additional details - APR refers to Annual Percentage Rate**

600 Reduced 9.99% APR and fixed monthly payments equal to 1.25% of promo purchase amount - Until Paid in Full

601 Reduced 7.99% APR and fixed monthly payments equal to 2.50% of promo purchase amount - Until Paid in Full

602 Reduced 5.99% APR and fixed monthly payments equal to 3.00% of promo purchase amount - Until Paid in Full

603 No Monthly Interest if Paid in Full within 12 Months (Deferred Interest) \_\_\_\_\_ % APR       Check if Variable -- if variable, APR varies with the market based on the Prime Rate.

No Monthly Interest Charges will be assessed if the promotional purchase balance is paid in full within the promo period. If the promo purchase balance is not paid in full by the end of the promo period, interest will be imposed from the date of purchase at the APR inserted immediately above. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until paid in full.

**J.E.** Buyer(s) Initial: I have reviewed and selected the promotional option that meets my needs.

DESCRIPTION	SALE PRICE
<b>4</b> HVAC MODEL # / Plumbing Service: H V A C I P R O D U C T	1 2 0 0 0 . 0 0
HVAC SERIAL # / Plumbing Product: _____	_____
HVAC MODEL # / Plumbing Service: _____	_____
HVAC SERIAL # / Plumbing Product: _____	_____
<b>5</b> HVAC MODEL # / Plumbing Service: _____	_____
HVAC SERIAL # / Plumbing Product: _____	_____

4 5 6 7 8 9 AUTH. CODE

0 7 / 0 1 / 2 0 1 2 DATE OF SALE

0 7 / 1 5 / 2 0 1 2 DATE OF INSTALLATION

HVAC Products       Plumbing Products

TOTAL PRICE	1 2 0 0 0 . 0 0
CASH DOWN PAYMENT	2 0 0 0 . 0 0
AMOUNT FINANCED	1 0 0 0 0 . 0 0

I acknowledge receipt of a completed copy of this Sales Slip and have reviewed and understand the promotional terms that will apply to this purchase. I authorize the amount shown to be charged to my credit card account shown above and agree that the purchase will be governed by the terms of the GE Capital Retail Bank Credit Card Agreement.

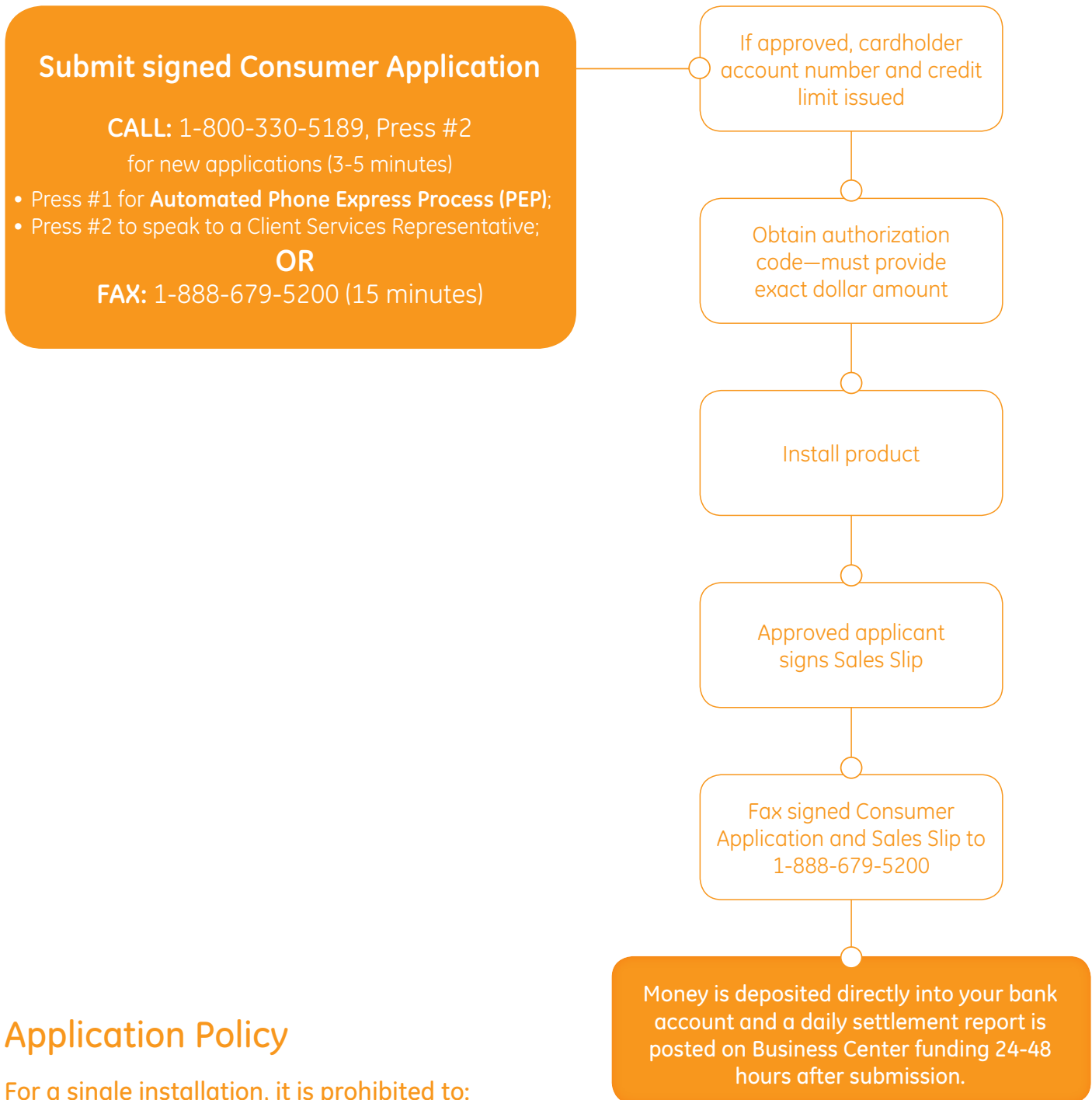
**IF THIS WAS AN IN-HOME SALES TRANSACTION, I ACKNOWLEDGE THAT I HAVE BEEN PROVIDED BY THE SELLER WITH BOTH THE ORAL AND WRITTEN NOTICE OF MY RIGHT, AS A BUYER, TO CANCEL THIS TRANSACTION.**

**6** There is an Activation Fee of \$29, which is a one-time fee charged by GE Capital Retail Bank under the GE Capital Retail Bank Credit Card Agreement at the time the first purchase posts to account shown above.

Justin Example (BUYER SIGNATURE)      \_\_\_\_\_ (BUYER SIGNATURE)      50580

202-086-00 (08/2012) HVAC-B

# Process flow map



## Application Policy

For a single installation, it is prohibited to:

- Combine more than one of GE Capital Retail Bank's program
- Create multiple consumer accounts at the same property
- Combine GE Capital Retail Bank's program with another lender's program

Failure to comply with this policy may result in termination of the contractor's GE Capital Retail Bank program(s).

# Convenient training

## Ready right now

Go online now or anytime to [www.gogecapital.com](http://www.gogecapital.com) and follow the easy steps to learn how selling with financing can really make a difference for your business, your team and, ultimately, your customers.

- 1 Go online to: [www.gogecapital.com](http://www.gogecapital.com).
- 2 Log in to Business Center (or register your business first).
- 3 Select Resources, then select Learning Center.
- 4 Select the category you would like to learn about.

