

GE Capital

# Transaction Reference Guide

OUTDOOR LIVING/SPA

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

Dealer Number

534812\_\_\_\_\_



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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Spas

Saunas

Chemicals

Lawn Furniture

Patio Furniture

Wood Stoves

Gas Stoves

Pellet Stoves

Pool Accessories

Spa Accessories

Spa Gazebos

Spa Enclosures

Pool Tables

Game Tables

Tanning Beds

Service Work

Maintenance Work

Barbeque Grills

Fireplaces

Pool Remodeling

Playsets

Outdoor Kitchens

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

# Consumer Application

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

## 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 info

- All applicants must live at the property being improved and be on the property title.
- We do not finance improvements for rental or commercial properties.

## 3. Signatures

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

## Application Processing

- Phone in application to 1-888-222-2176 or 1-800-330-5189;
- OR
- Enter applications online using Business Center, [www.gogecapital.com](http://www.gogecapital.com);
- OR
- Fax applications to 1-888-222-2986.

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.

**SPA Consumer Credit Application**

Please note that you must reside in the United States and be 18 years or older to apply.

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: 534812      Initial Sales/Project Amount \$ 112,000

Account: 1234567890123456      DL# 12345 10/12/ Visa 7/12

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**1 Applicant**

Applicant's Primary ID (Type, Number, Issuing State) Exp. / Sec. ID (Credit Type and Issuer) Exp.      Joint Applicant's Primary ID (Type, Number, Issuing State) Exp. / Sec. ID (Credit Type and Issuer) Exp.

First Name: J U S T I N      M. Initial: J      Last Name: E X A M P L E

Do You:  Own     Parents/Relative  
 Rent     Other

Mailing Address: 123 STREET NAME      APT # \_\_\_\_\_

City: CITY NAME      State: US      Zip: 12345

Birth Date: 07/01/1960      Years at Residence: 01

Social Security Number: 123-45-6789      Home Phone: 214-555-2222

If the above address is a PO Box, you must provide a street address for yourself or a contact person: \_\_\_\_\_

City: \_\_\_\_\_      State: \_\_\_\_\_      Zip: \_\_\_\_\_      Home Phone: 214-555-3333

City: ABC CO      State: 10      Zip: 51000      Home Phone: 214-555-4444

Your Employer: JEXAMPLE@EMAIL.COM      How Long (Yrs.): \_\_\_\_\_      Monthly Net Income From All Sources: \_\_\_\_\_      Business Phone: \_\_\_\_\_

E-Mail Address (optional): \_\_\_\_\_

**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/or applicant at the applicant's address, regardless of whether you live at that address.

First Name: \_\_\_\_\_      M. Initial: \_\_\_\_\_      Last Name: \_\_\_\_\_      Years at Residence: \_\_\_\_\_

Mailing Address: \_\_\_\_\_      APT # \_\_\_\_\_

City: \_\_\_\_\_      State: \_\_\_\_\_      Zip: \_\_\_\_\_      Social Security Number: \_\_\_\_\_

Birth Date: \_\_\_\_\_      Home Phone / Other Phone Where We May Call You: \_\_\_\_\_

Your Employer: \_\_\_\_\_      How Long (Yrs.): \_\_\_\_\_      Monthly Net Income From All Sources: \_\_\_\_\_      Business Phone: \_\_\_\_\_

**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 cell 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.

Applicant Signature: Justin Example 07/01/2012      Date: \_\_\_\_\_      Joint Applicant Signature (if applicable): \_\_\_\_\_      Date: \_\_\_\_\_

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## 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

# Standard 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. Quantity/Description/Sale Price

- Complete description, sales price, down payment (if any), and amount financed at delivery/installation.

## 5. Authorization Code

- Write in authorization code.
- Write in the date of sale.
- Once the product is completed, write in the Date of Delivery/Completion.
- You may request authorization code at time of approval.

## 6. Buyer's Signature

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

## 7. Delivery Verification Signature

- Customer should sign at delivery of merchandise.

### Sales Slip - B SPA Products

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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.

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

QUANTITY	DESCRIPTION	SALE PRICE
<b>4</b> 02	X,Y,Z, S,P,A	1,2,0,0,0,0,0,0

TOTAL PRICE	1,2,0,0,0,0,0,0
CASH DOWN PAYMENT	2,0,0,0,0,0,0,0
AMOUNT TO BE FINANCED	1,0,0,0,0,0,0,0

**5** AUTHORIZATION CODE: 4 5 6 7 8 9

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

INVOICE NUMBER: 1 2 3 4 5 6 7 8      SERIAL # OF SPA: 9 8 7 6 5 4 3 2 1 0 1 2

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.**

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)

**6** **Notice to Buyer(s): DELIVERY VERIFICATION**

I certify that the dealer has delivered the product to my satisfaction.

*X Justin Example* (BUYER SIGNATURE)      DATE SIGNED: 0 7 / 1 5 / 2 0 1 2

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202-083-00 (08/2012) SPA-B

# Internet Application

- Contractor required to complete
- GE Capital provides

## 1. Merchant Information

- Complete the Merchant Number, store phone number and store fax number.

## 2. Transaction Details

- Enter the amount of the initial transaction.

## 3. Customer ID Verification

- 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.

## Application Processing

- The customer's account has been established. The account number and credit line appear at the top of the approval certificate.

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Favorite History Search Shopping Cart Paper Holder

**Congratulations!**  
**JUSTIN EXAMPLE**

You are now a GE Capital cardholder


Thank you for applying. You will receive your credit card in the mail in 7 – 10 days.

Your account number is: 1234567890123450  
Your credit line is: 15000  
The reference number for this application is: 000000

You may use your new credit card at any GE Capital location. Just go to the location nearest you and present your credit card as payment for your order. If you wish to use your new account before you receive your credit card, please go to the GE Capital location nearest you and present this page along with two forms of identification. We want to make it easy and convenient for you to shop with us.

If you need further information regarding your account, please contact our Customer Service Department at 1-866-396-8254.

Thank you for applying, we look forward to serving you at any of our locations.

 Please print this page and save for future reference.

This page is valid for purchases through 6/1/2008

**FOR MERCHANT USE ONLY**

Validation Of Customer I.D. – Completion Of All Boxes Required			Initials
Merchant # 5348129999999999	Account # 1234567890123450	Amount of initial transaction \$12,000.00	
1 <sup>st</sup> Customer Type of ID / Number DL#12345	Exp. Date 10/12	2 <sup>nd</sup> Type of ID / Credit Card Type and Issuer GE VISA	Exp. Date 7/12
Store Phone # 999-999-9999	Store Fax # 222-222-2222		
2 <sup>nd</sup> Customer Type of ID / Number	Exp. Date	2 <sup>nd</sup> Type of ID / Credit Card Type and Issuer	Exp. Date

**Merchant please do the following:**

- Verify and record above the account holder identification the same as you would for a face - to - face applicant
- Process the sale as you normally would with no card present
- Retain this page for your records for 36 Months

**ID Validation is Intended Only to Assist in Detering Possible Fraud!**

# Process flow map

## Submit signed Consumer Application

**CALL:** 1-800-330-5189, press #2  
for new applications (3-5 minutes).

- Press #1 for **Automated Phone Express Process (PEP)**;
- Press #2 to speak to a Client Services Representative;

**OR**

**FAX:** 1-888-679-5200 (15 minutes).

If approved, cardholder  
account number and credit  
limit issued.

Obtain authorization  
code—must provide  
exact dollar amount.

Install product.

Approved applicant  
signs Sales Slip.

Fax signed Consumer  
Application and Sales Slip to  
1-888-679-5200.

Funds direct deposited  
within 24-48 hours. Merchant  
statement faxed same day.

## Congratulations!

You've just completed your first  
financed transaction.

# 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.

