



Your personal shopping card.

Enjoy more when you open an account!

The shaw's charge card is the best way to get the most out of your shopping experience at Shaws. Some of the benefits you'll receive by being a card holder include:

- No annual fee
- Sale preview evenings: Be first in Ireland for Shaw's great sale bargains (selected stores only)
- Additional Card: Share the benefits with another family member so they too can enjoy more from Shaws
- 30 days interest free credit if you pay your account by the end of the month
- Exclusive special offers available only to Shaw charge card holders

EXPLANATION AND INSTRUCTIONS

(This portion does not comprise part of the Agreement, has no legal effect and is for explanatory purposes only)

- Consider your income and finances and select a fixed amount that you think would be convenient for you to pay each week / month.
- Complete the Application Form, filling in the weekly / monthly amount you think would be convenient to pay.
- Shaws will consider your Application Form. Subject to its discretion, it may give you a credit limit of up to forty eight times that weekly amount or twelve times that monthly amount. In other words Shaws may give you buying power equivalent to your credit limit.
- You can continue to charge up to the total credit limit by remitting a specified payment each week or month. You can, if you wish pay more than the required payment each week/ month. A service charge will be added each month, but only on that portion of the balance carried forward, less payments made during the month.
- A Shaw Card is honoured in every department and in every Shaw Branch.
- Shaws reserve the right, to decline credit or to decline to process any transaction under a Shaw Card without giving any reason and without entering into correspondence.

Use your charge card in any of our 14 stores nationwide

A Shaw's charge card is really the perfect way to shop. From fashion to homewares to cosmetics a charge card makes it easier to have the things you set your heart on.

Applying for a Shaws charge card is simple and straightforward. Just fill out the application form and return it to your nearest Shaws office and we will have you up and running in a few days*.

Once you have been approved you pay as little or as much as you like - provided that it is at least €15. or 5% of the statement balance, whichever ever is the greater.

If you have any queries about the Shaw's charge card please don't hesitate to talk to a member of our customer services team.

** Normal terms and conditions apply. Subject to credit control.*

WAIVING OF COOLING-OFF PERIOD

WARNING
THIS WAIVER MEANS YOU ARE GIVING UP YOUR RIGHT TO A TEN DAY PERIOD TO RECONSIDER YOUR COMMITMENT TO THE AGREEMENT

Waiver

I/We.....hereby forego my / our right to a cooling off period and my / our right to withdraw from the terms of this Credit Agreement within ten days of receiving it or a copy thereof, by giving written notice to Shaws.

Dated the.....day of.....20.....

.....
Signature of Holder



CONTACT AT YOUR PLACE OF WORK

Please advice if we can contact you at work on a strictly confidential basis in connection with this agreement,

If in agreement please tick this box
and sign opposite Signature of Holder

Note: Under the Consumer Credit Act , 1995, we may contact you at work only with your consent.

and quoting your Account Number. You will nevertheless be liable to us for all losses to us arising from any Transaction effected before such written notice is received and by the use of the Card by any person who acquired possession of it with your consent. You will give us and any person acting on our behalf, all assistance in the investigation and available information as to the circumstances of the loss, larceny, theft or possible misuse or unauthorised use of the Card and will take all reasonably steps to assist us recover the Card. Your consent to the disclosure to third parties of such information as is relevant concerning the Account in connection with such loss, larceny, theft or possible misuse or unauthorised use of the Card.

10. TERMINATION OF AGREEMENT

Either of us may terminate this agreement at any time on written notice to the other, but this will only be effective once you have returned each issued Card and repaid the full outstanding balance of your Account. We may cancel any Card on written notice from either you or the Additional Card Holder accompanied by the return of the Card to us. Any termination shall not effect any liabilities of any Card Holder incurred prior to the termination. Termination by us shall be subject to the provisions of Section 54 of the Consumer Credit Act, 1995 and shall be in accordance therewith.

11. BREACH OF CONDITIONS

In the event of any breach by you or any Card Holder of the Conditions, we may, in circumstances where you fail to comply or procure compliance with the terms of a notice served by us on you, require immediate repayment in full of the outstanding balance on your Account.

12. DEATH OR BANKRUPTCY

On the death or bankruptcy, your obligation will remain in full force and effect until such time as they are duly satisfied and any additional Card Holder will cease immediately to be entitled to use the Card and the Card must be returned to us immediately.

13. CHANGE OF ADDRESS

You must notify us in writing within seven days of any change in your address and if you fail to do so we may charge you reasonable expenses in establishing your new address.

14. DISCLOSURE

You agree that we may disclose details of and in relation to your Account to any third person, and that we may refuse to enter into this Agreement without stating a reason or without entering into any correspondence.

15. WAIVER OR COOLING-OFF

You have agreed to forego your rights to a cooling-off period by signing a statement to this effect on the front page hereof.

16. THIS AGREEMENT AND THE CREDIT PROVIDED HEREUNDER ARE REGULATED BY THE PROVISIONS OF THE CONSUMER CREDIT ACT, 1995, AND THE REGULATIONS THEREUNDER. IN THE EVENT OF ANY CONFLICT BETWEEN ANY TERM OR PROVISION OF THIS AGREEMENT AND THE TERMS OF THE CONSUMER CREDIT ACT, 1995 OR THE REGULATIONS, THEN THE CONSUMER CREDIT ACT, 1995 AND THE REGULATIONS THEREUNDER SHALL PREVAIL AND SHALL BE DEEMED TO SUPERSEDE ANY CONFLICTING TERM OF THIS AGREEMENT, OR THE CREDIT PROVIDED HEREUNDER.

COMBINED STATUS ENQUIRY AND CONSENT FORM

Private and Confidential

ENQUIRY TO: MANAGER

Bank Name:

Branch Address:

ENQUIRY FROM:

Name:

Address:

Telephone:

Date:

Contact Name:

INFORMATION REQUESTED ON:

We request your opinion as to the means and standing of:-

Name:

Account Number:

Address:

.....

(for identification purposes only)

and his/her trustworthiness in the way of business

to the extent of €.....

CONSENT

To be completed by the person who is subject of the enquiry

Subject's Full Name:

Subject's Bank:

I/We consent tobank

Providing a reference on me /us to:

Full name of enquirer:

Address:

Signed:Date:.....

A copy of the reply to this enquiry can be made available on request.

4. CREDIT LIMIT AND STATEMENT OF ACCOUNT

We shall advise you of the Credit Limit on the Account when we offer you a Shaws Charge Card and each month we shall prepare and send you a Statement of your Account showing all debits and credits to the Account since your previous Statement. You must pay to us your agreed weekly, monthly instalment, or within twenty five days of the date shown on your Statement the full balance if a monthly account. You must repay to us, on demand, the amount by which the balance outstanding on your Account exceeds the Credit Limit of your Account. We may vary or withdraw your Credit Limit at any time on giving you notice to that effect.

5. USE OF CARD

You must ensure that you and any Additional Card Holder:

5.1 Sign all Cards immediately upon receipt.

5.2 Keep all Cards secure at all times.

5.3 In using the Cards, do not exceed the Credit Limit.

5.4 Do not use after any notification of its cancellation or withdrawal is given to you either by us, or by any person acting on our behalf. Unless or until any termination takes place, we shall issue you and any Additional Card Holder with renewed Cards from time to time.

6. RESTRICTION OF USE

We may at any time without prior notice, suspend, restrict or defer your right to draw on any credit and to make further purchases or any particular purchase on this Account if we reasonably believe it to necessary to do so for the proper management of credit or business risk or if the Shaw Card or Account are, or we reasonably believe that they may be, misused in any way whatsoever.

7. DEBIT AND CREDIT OF ACCOUNT

We shall debit to the account the amount of each Transaction, together with any Account fee and any Interest due in respect of a Transaction. Subject as provided, Interest will be charged on the amount outstanding at the end of any one month less any credits appearing on your account for the following month.

8. INTEREST CHARGES AND VARIATION

Interest will be charged at the monthly rate from time to time notified to you, or such other rates and Annual Percentage Rate as may be notified by us to you in writing to take effect on the expiry of such notice. The Annual Percentage Rate shown in the form of Notice on the front page of this Agreement is variable, interest rates increases or increase in the Annual Percentage Rate may be altered upon the giving of fourteen days notice to you. The Annual Percentage Rate shall be less than 23%.

9. LOST OR STOLEN CARDS

If the Card is lost or stolen or if the card is for any reason whatsoever liable to be misused, you must give immediate written notice to:

Info@shaws.ie

or

The Credit Manager

Shaws Department Stores,

Kea Lew Business Park, Tea Lane, Portlaoise, Co. Laoise.

SHAWS CARD (“THE CARD”)

TERMS AND CONDITIONS

Your Shaw Card becomes valid only when it has been signed by you or your nominee, either being an authorised signatory (“Holder”). The signature on the Shaw Card or use of the Shaw Card by the account Holder or his/her nominee confirms agreement to the following Terms and Conditions.

1. DEFINITIONS

In this Agreement

- 1.1 “Shaw” incorporates Shaws
- 1.2 “Account” means the account maintained by us for you in connection with the use of the Card.
- 1.3 “Card” means any credit or charge card including any additional cards supplied by us from time to time under this Agreement and “card number” means the identifying number on the card.
- 1.4 “Conditions” means these or any other conditions of use from time to time in force.
- 1.5 “Credit Limit” means the maximum debit balance allowed on your Account.
- 1.6 “Principal Card Holder” means you, and “Additional Card Holder” means any other person or persons to whom or for whose use we supply a Card.
- 1.7 “Statement” means any statement of account sent to you in accordance with the conditions.
- 1.8 “Transaction” means any Charge / Return for goods or services obtained by use of the Card or Card Number.

2. VARIATIONS OF CONDITIONS

We may vary all or any of these Conditions at any time, subject to notice periods, if any, required by Section 54 of the Consumer Credit Act, 1995 which in most cases shall be ten days prior notice.

3. ISSUE OF CARD

We shall issue to you at our discretion (and at our discretion to any Additional Card Holder who agrees to be bound by these Conditions of Use and who is nominated by you) a Card to obtain the facilities from time to time made available by us by Card Holders. The Card is and remains our property and must be returned to us immediately upon request and may be retained at any time by us, or by any person acting on our behalf. We shall not be liable for any refusal by any Shaw Branch to accept or honour the Card nor shall we be liable for any failure to carry out any of our obligations under this Agreement caused by any circumstances beyond our control.

SHAWS CREDIT CARD AGREEMENT

(Consumer Credit Act 1995)

Subject to the Terms and Conditions in this Agreement, completion of the enclosed application form and acceptance by Shaws, Shaws are pleased to offer you a Shaws Charge Card (“The Shaw Card”).

The signature used by you on the Shaw Card confirms your agreement to the following Terms and Conditions.

NOTICE (THIRD SCHEDULE OF THE CONSUMER CREDIT ACT, 1995)

IMPORTANT INFORMATION AS AT.....DAY

OF.....20.....

- 1. Amount of credit limit.....€
- 2. Period of Agreement
- 3. Frequency of repayment instalments
- 4. Amount of each instalment €
- 5. APR.....Variable but less than 23%

I / weof the address stated in the Application Form acknowledge the details contained in the above form of Notice, confirm that the details specified in the Application Form are true and correct in all respects and that I / We have read the Terms and Conditions in this Agreement and that I / We shall be fully bound thereby.

Signed:.....

Signature (s) of Customer

.....

Name of Consumer (block letters)

SHAW'S CHARGE CARD APPLICATION FORM

(Regulated by the Consumer Credit Act 1995)

PART 1 PERSONAL DETAILS

To apply for your Shaws Card, simply complete this Application Form in Block Letters and () the boxes as required. Applicants must be 18 years or over. All applications are subject to approval.

Mr Mrs Miss Ms

Other Title (please state):.....

Surname:

Full names:.....

Please spell out your name as you wish it to appear on the Card using no more than 20 letters or spaces.

.....

Present Address:.....

.....

Home Tel. No:..... Mobile:.....

Email:.....

Date of Birth:Day:Mth:Year:

Number of dependents:.....

Martial Status

Single Married Widowed Separated

Residential status

Living with Tenant Tenant
Owner Parents Furnished Unfurnished

Time at current address Years:..... Months:.....

If tenant please give home address:.....

PARTNER

Please give details of Husband Wife/Partner

Name:.....

Date of Birth: DayMth:Year:

Occupation/Profession:..... Annual Income:

Employers name & address (if self-employed, please give business name & address)

.....

.....

.....

EMPLOYMENT DETAILS

Are you? Self Employed Employee
Homemaker Student Retired

Other (please state):.....

Occupation/Profession:.....

Nature of employer's business:.....

Is it? Manufacturing Construction
Financial services Distribution
Other Services Other

Employer's name & Address (if self-employed, please give business name and address):

.....

.....

Business Tel. No:.....Area Code:

Local No:.....

Time with present employer:

in business Years.....Months:.....

Annual Income:.....

Method of Payment Cash Cheque Credit Transfer Other

Frequency of Payment Weekly Fortnightly
Monthly Irregularly

FINANCIAL DETAILS

Bankers Name:.....

Address:.....

.....

Bank Sorting Code Number:.....

Account Number:

How long have you held an account with them.....yrs

Type of accounts held:

Current Deposit Loan Cash Save

Other Cards held Visa Access Diners Club American Express Store Card

Monthly commitments

Mortgage Rent
Loans H.P. Other

If house is mortgaged give:

Name of Lender:

Valuation €.....Balance outstanding €.....

PRODUCT INFORMATION

I wish to receive with my statement/separately in post or via email details of special offers and services, which has been arranged for card holders.

I have indicated this by ticking the box. Please tick here

ADDITIONAL CARDHOLDER

If you wish to nominate your partner as an additional cardholder
Please tick here

If you wish to nominate someone else, please complete this section in full.

Mr Mrs Miss Ms

Other Title:

Surname:

First Name:.....

Please spell out the name of the additional cardholder as it should appear on the card

Relationship:

Date of Birth:

Signature of additional cardholder:.....

DECLARATION

Please issue a Shaws card to me. I confirm that the information given is true and complete and I authorise you to make any enquiries you may deem necessary with this application. I understand that Shaws Financial Services reserve the right to decline this application without giving a reason and without entering into correspondence. I have read and agree to be bound by the Shaws Card conditions of use (as set out overleaf and as amended from time to time). If my application is accepted, I authorise you to issue an additional Card to the person named above as an authorised user of my account. I understand that if Shaws Financial Services sanctions the facility, it may register particulars including repayments details with any credit bureau to which it subscribes or is affiliated with and consent to such registration. Naturally, from time to time we will send you information about Shaws and Shaws products or services that we think you may find of interest.

Applicants Signature:Date:

FOR BRANCH USE ONLY

Recommended credit limit:.....

Authorised signature:I.D. number:

CL LC SC T DD