

# RAVE LETS YOU TAKE CHARGE!



WITH OUR RAVEcharge  
CLIENT ACCOUNT,  
COLLECTING AND DELIVERING  
YOUR SERVICE ORDERS  
IS A CINCH...

**rave fabricare**  
master cleaners

extraordinary care  
for fine garments & household textiles

## RAVEcharge Client Account – Application

Married persons may apply for separate accounts

### Information About Myself

Applicant PLEASE PRINT

Prefix First Name Initial Last Name Suffix  
Spouse / Partner (if applicable)

Prefix First Name Initial Last Name Suffix

Residential Address Number & Street Apt / Unit / Lot No.

City / State / Zip

( ) ( )

Residential Phone Work Phone

Social Security Number

E-mail Address

Statement Title (if different from applicant above)

Billing Address (if different from residential address above) Number / Street / Box

City / State / Zip

Information about other members of my household authorized to charge service orders to my account (all service), to collect service orders (fabricare facility service) or to receive service orders (pickup and delivery service)

First Name Initial Last Name Relationship

First Name Initial Last Name Relationship

### Payment Election

Charge My Credit Card  Bill Me Directly

### Information About My Credit Cards

First Choice Credit Card Number

MasterCard  Visa  American Express  Discover Exp. Month / Year

Second Choice Credit Card Number

MasterCard  Visa  American Express  Discover Exp. Month / Year

Instructions in the event no accessible pickup and delivery point has been designated and no one is available to receive deliveries

### Please Sign Here

I have read the credit agreement on the second page of this document and agree to the terms and conditions thereof. To the best of my knowledge and belief the information shown above is correct.

Applicant's Signature Date

Spouse's / Partner's Signature Date

## RAVEcharge Client Account – Terms & Conditions

This credit agreement explains how your RAVEcharge Client Account works and the terms both you and RAVE agree to follow.

- GENERAL:** "Agreement" means this credit agreement; "RAVE" means RAVE FabricARE Incorporated, RAVE FabricARE MASTER CLEANERS, or their assignees; "I", "me", "my", "you", or "yours" means the individual who signs this Agreement; "Account" means your RAVEcharge Client Account; "Statement" means the month-end summary of your Account displaying, amongst other things, all debits and credits to your account during the month, and the current month and prior month balances, if any; "Statement Date" means the date, selected by RAVE, as the close of business at the end of each month; and "Payment Due Date" means the date indicated on your Statement as the date by which payment of the total accumulated balance on your Account is due.
- MARRIED APPLICANTS:** Married applicants may apply for individual or joint Accounts. Notwithstanding the fact that spouses maintain separate Accounts, I understand that each spouse is jointly and individually liable for all charges they incur and for all charges incurred by their respective spouse, regardless of any divorce, any legal proceedings, or any agreement that may affect liability between the spouses.
- CORPORATE AND BUSINESS ACCOUNTS:** I understand that I am personally liable for the total accumulated balance on my Account even though my Account may be identified or titled on my Statement as a corporate or business Account.
- CREDIT INVESTIGATION:** RAVE may, in its sole discretion, check my credit history and report to consumer reporting agencies (credit bureaus) my performance under this Agreement.
- CREDIT LIMIT:** RAVE may establish my credit limit. RAVE may also, in its sole discretion, with or without notice, raise or lower that limit at any time.
- CHARGES INCURRED BY ME OR BY OTHER AUTHORIZED MEMBERS OF MY HOUSEHOLD:** I agree to pay all amounts charged to my Account whether incurred by me or by any other authorized members of my household. I will be personally liable for any charges incurred by me or by any other authorized members of my household.
- COLLECTING AND RECEIVING ORDERS:** RAVE will permit other authorized members of my household to collect service orders brought in by me or by any other authorized members of my household (fabricare facility service), and to receive service orders sent in by me or by any other authorized members of my household (pickup and delivery service).
- PAYMENT IN FULL:** I may, if I so choose, pay the total accumulated balance on my Account, in whole or in part, prior to Statement Date. I may pay in cash, by personal check, by business check, by cashiers check, by money order, or by major credit card accepted by RAVE. I understand that RAVE does not accept personal checks, business checks, cashiers checks or money orders drawn on non-U.S. financial institutions.
- CHARGES TO MY CREDIT CARD(S):** If I elect to charge the total accumulated balance on my Account to a major credit card accepted by RAVE, RAVE will, on Statement Date, submit an electronic credit card sales draft for the total accumulated balance on my Account to my credit card company of first choice and obtain authorization for payment from that credit card company. If RAVE is unable to obtain authorization for payment from my credit card company of first choice, RAVE will, on Statement Date, submit an electronic credit card sales draft for the total accumulated balance on my Account to my credit card company of second choice and obtain authorization for payment from that credit card company. If I elect to charge the total accumulated balance on my Account to a major credit card accepted by RAVE, I understand that RAVE may, in its sole discretion, with or without notice, obtain partial payments from my credit card company of first and/or second choice. The total of all partial payments during any single month will not exceed the total accumulated balance on my Account.
- CHARGES ON OPEN ACCOUNT:** If I elect to charge my total accumulated balance on open Account, I agree to pay the total accumulated balance on my Account by Payment Due Date. In the event I fail to make such payment by Payment Due date, I authorize RAVE to charge the total accumulated balance on my Account to my credit card of first choice as provided for in paragraph 9 above. If RAVE is unable to obtain authorization for payment from my credit card company of first choice, I authorize RAVE to charge the total accumulated balance on my Account to my credit card of second choice as provided for in paragraph 9 above.
- FINANCE CHARGES:** If the total accumulated balance on my Account is paid by Payment Due Date, no finance charges will be charged to my Account. If the total accumulated balance on my Account is not paid by Payment Due Date, RAVE may, in addition to any other remedies provided for in this Agreement, add a finance charge equal to 21.75% (1.813% monthly period rate) as of January 1, 2001. The finance charge will be based on my outstanding daily balance from Statement Date to the date on which the total accumulated balance on my Account is paid in full. The minimum finance charge will be \$1.00.
- RETURNED CHECKS:** RAVE may impose a Returned Check Fee of \$25.00 if any check or other financial instrument given as payment on my Account is returned for any reason upon first presentment. RAVE may impose this fee even if the check or other financial instrument is later honored. I understand that RAVE is under no obligation to attempt to collect any check or other financial instrument more than once.
- CLOSING MY ACCOUNT:** I may cancel or close my Account by providing RAVE with notice in writing. I understand that my notice becomes effective when it is received by RAVE. I also understand that if I cancel my Account, all the terms of this Agreement will apply until full payment of the total accumulated balance on my Account is received by RAVE, including all finance charges which will continue to accrue until my Account has been paid in full.

- DEFAULT:** Subject to the limitations of applicable law, RAVE may, in its sole discretion, with or without notice, declare the total accumulated balance on my Account in default under this Agreement if I (a) fail to pay the total accumulated balance on my Account by Payment Due Date; (b) fail to inform RAVE, in writing, of any change in my residential and/or billing address within 15 days of such change; (c) fail to inform RAVE, in writing, of any change in the credit status of my credit cards of first and/or second choice within 15 days of such change; (d) become the subject of bankruptcy or insolvency proceedings; (e) become incompetent or die; (f) move out of the U.S. or provide RAVE with a non-U.S. mailing address; or (g) violate any other term of this Agreement. For the purposes of this paragraph, failure by me to pay the total accumulated balance on my Account by Payment Due Date is deemed to have occurred if RAVE has been unable to obtain authorization for payment of the total accumulated balance on my Account from my credit card company of first or second choice, or has been unable to obtain payment of the total accumulated balance on my Account directly from me.
- REMEDIES TO DEFAULT:** After default and subject to the limitations of applicable law, RAVE may in its sole discretion, with or without notice (a) reduce my credit limit; (b) decline to authorize any further charges to my Account; (c) bring a court action to collect the total accumulated balance on my Account; (d) hire a collection agency or collection attorney to collect the total accumulated balance on my Account; and/or (e) take any other action allowed by law. I agree to pay all collection costs, including all agency fees, attorney fees and/or court costs, permitted by law if my Account is referred to a collection agency or collection attorney, or if a court action is filed. I understand that in the event of default all the terms of this Agreement will apply until full payment of the total accumulated balance on my Account is received by RAVE, including all finance charges which will continue to accrue until my Account has been paid in full.
- CHANGES IN ADDRESS:** I agree to inform RAVE, in writing, of any change in my residential and/or billing address within 15 days of such change. If I fail to inform RAVE of any change in my residential and/or billing address within 15 days of such change, RAVE may, in its sole discretion, with or without notice, invoke any of the remedies provided for in paragraphs 13 and 14 above.
- CHANGES TO MY CREDIT CARDS:** I agree to inform RAVE, in writing, of any changes in the credit status of my credit cards of first and/or second choice within 15 days of such change. If I fail to inform RAVE of any change in the credit status of my credit cards of first and/or second choice within 15 days of such change, RAVE may in its sole discretion, with or without notice, invoke any of the remedies provided for in paragraphs 13 and 14 above.
- NO WAIVER BY RAVE:** RAVE reserves the right, in its sole discretion, with or without notice, not to impose part or all of any fee or other amount set forth in this Agreement. RAVE also reserves the right, in its sole discretion, with or without notice, not to exercise any of its rights set forth in this Agreement. Notwithstanding the fact that RAVE chooses not to impose part or all of any fee or other amount, or chooses not to exercise any of its rights, I understand that, by so doing, RAVE does not waive its right to impose such fee or other amount, or to exercise any of its rights in the future.

Without limiting the foregoing, RAVE may at its option: (a) accept late or partial payments; (b) accept personal checks, business checks, cashiers checks or money orders marked "payment in full" or tendered with other conditions or limitations; (c) agree to extend the Payment Due Date of any payment due under this Agreement for any length of time; and/or (d) release any other person from their responsibilities under this Agreement (without notifying you and without releasing you from your obligation to pay all amounts owing under this Agreement in full or to otherwise perform the terms and conditions set forth in this Agreement).

- STATEMENT OF ERRORS:** If you believe your Statement contains an error, or if you need more information about a charge listed on your Statement, please write RAVE. RAVE must receive your request no later than 60 days after the Statement Date displayed on the Statement on which the error or problem first appeared. In your letter, please provide the following information: (a) your name and account number; (b) the dollar amount of the suspected error; and (c) describe the error and explain, to the extent you can, why you believe there is an error.
- ASSIGNMENT:** RAVE may, in its sole discretion, with or without notice, sell, assign, or transfer all or any portion of your Account or any balances due under your Account. You may not sell, assign, or transfer your Account or any of your obligations under this Agreement.
- SEVERABILITY:** If any provision of this Agreement is determined to be void or unenforceable under applicable law, rule or regulation, all other provisions of this Agreement shall be valid and enforceable.
- APPLICABLE LAWS:** Federal law and the laws of the State of Arizona will govern the terms of this Agreement. I understand that RAVE makes decisions about granting credit to me from Arizona, extends credit to me under this Agreement from Arizona, and accepts my payments in Arizona.
- AMENDMENT TO THIS AGREEMENT:** RAVE may amend the terms of this Agreement at any time. However, RAVE will notify me, in advance, of any such changes by mailing a notice to me at either my residential or billing address detailing such changes.
- ENTIRE AGREEMENT:** This Agreement constitutes the entire agreement between RAVE and I relating to my Account and supercedes any other prior or contemporaneous agreement between RAVE and I relating to my Account. This Agreement may not be amended except in accordance with the provisions of this Agreement.

Please do not sign this credit agreement before you have read it.