



Daniel's Jewelers Gives You The Credit You Deserve!

Since 1948, Daniel's Jewelers has been proud to offer customized, in-house credit

As a 3rd generation family operated business, at Daniel's you're not borrowing from a bank or a finance company, you're borrowing directly from the family, which is why we can almost always say
You WILL be APPROVED!

Form #236/Rev 9/17

We're proud to offer these
fine features & services
to our valued
Daniel's Customers.

INSTANT CREDIT You WILL be APPROVED!

- We carry our own accounts
 - Young Adult Accounts
 - First Time Credit Welcome
 - Military Accounts
 - Su Credito is Bienvenido
- Tinatanggap namin ang credito ninyo

FREE SERVICES

- FREE GIFT WRAPPING
- FREE Jewelry Inspection & Cleaning
- FREE Coloring Book & Crayons for the kids

EXPERT REPAIR SERVICES

- Fine Jewelry Repair
 - Ring Re-sizing
- Watch Battery Replacement

DIAMOND TRADE-IN PROGRAM

**10-DAY MONEY BACK
GUARANTEE & 30-DAY
EXCHANGE PRIVILEGE**

CONVENIENT LAYAWAY PLAN

Daniel's
MAKING DIAMOND DREAMS COME TRUE SINCE 1948

1-800-819-8000
www.DanielsJewelers.com

A simple guide to Credit at Daniel's



**Make Your Diamond
Dreams Come True!**

INSTANT CREDIT!
You WILL Be APPROVED!

- Young Adult Accounts
 - First Time Credit
 - Military Accounts
- Second Chance Credit Opportunity™
 - Seguradong maaprobahan kaagad and inyong Credito
- Su credito es bienvenido



CREDIT APPLICATION

The key to obtaining credit at Daniel's Jewelers is a Complete and Legible Credit Application. To open your accounts you will need to provide the following:

- **A Picture Identification** such as a driver's license or State Approved ID.
- **Valid Work, Home, AND Cell Phone Numbers.**
 - *For your work phone number, please give us the name and phone number of the person you call when you are sick and cannot go to work.*
- **A recent paycheck stub** will help.
- **Mailing Address** for your Monthly Statements and special offers from Daniel's.
 - *It is critical that you provide the full mailing address, including any apartment number, if applicable.*
- **Joint Applications and Reference Accounts.**
 - *It can help your chances to be approved if you apply jointly with a family member-for example your spouse or parent-or have a friend or family member that also has an account with Daniel's*

CREDIT APPROVAL

Your application will be sent to our credit approving offices in Culver City where it is PERSONALLY reviewed by no less than two people. We do NOT score by computer. Because this is an individual process, please allow 10-15 minutes, or even longer during our busiest times.

CREDIT LIMITS

At Daniel's, we don't believe in artificial credit limits and don't like to pre-judge our customers. The amount you can purchase is based on a combination of your application, your credit history, the monthly terms you can afford, and the amount of down payment you provide. (The more down payment you leave, the higher your credit limit).



DANIEL'S CREDIT CARD BENEFITS

We report all accounts to all three national credit bureaus including Experian, Trans Union, and Equifax. By making on-time payments on or before your due date, you avoid late charges, minimize finance charges, and earn higher purchasing power.

No matter your balance, we will set up a payment program of even monthly payments that will get you paid off quickly, usually in 12 months or less.

We encourage all of our customers to make their payments in one of our stores. Not only do we like seeing you, but you can save the postage and avoid any lost mail. Plus, we offer a variety of free gifts and other incentives.

Every time you make an on-time payment, you are earning **REWARD DOLLARS** that you can use for free jewelry merchandise. You can earn more than \$100 per year, every year, in free jewelry, just by continuing to make on-time payments to Daniel's.

SECOND CHANCE CREDIT OPPORTUNITY™

If you are serious about re-establishing your credit, we can usually get you approved, no matter your credit history. Let your sales associate know you want to apply under our **Second Chance Credit Opportunity™**. At Daniel's **You WILL be APPROVED!**

ACCOUNT INSURANCE

To protect your account, we provide several affordable insurance options including **Gold Insurance** (which covers Property, Life, Disability, Unemployment, and Family Guard), **Silver Insurance** (for people who are retired, receiving government benefits, or not employed), and **Bronze Insurance** (for people over 65, covering property only).

SYNCHRONY CARD

Daniel's also offers access to a third-party credit program managed by Synchrony Bank. The Synchrony Bank card provides several additional benefits including no interest if the balance is paid in full within 18 months (though you must make your regularly scheduled payments and monthly payments as low as \$15 or 3.5% of the outstanding balance).

HOW WERE YOU TREATED?

Thank you for your time in reading this brochure. For nearly 70 years, we've been striving to be **your family jeweler** and to Make Your Diamond Dreams Come True.

We invite you to let us know how we're doing by filling out a **HOW WERE YOU TREATED CARD** at any of our stores. We read each card and we love to hear your stories!

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