DANIEL'S & GE CAPITAL RETAIL BANK CREDIT APPLICATION

NOTICE: The applicant for credit may, if married, apply for a separate account. MARRIED WISCONSIN RESIDENTS ONLY: If you are applying for an individual account and your spouse also is a Wisconsin resident, combine yours and your spouse's financial information.**

PLEASE TELL US ABOUT YOURSELF - Please note that you must reside in the United States and be 18 years or older to apply for GECRB. Please print information.

If applying solely for GE Capital Retail Bank Credit, it is only necessary to complete information requested in the blue shaded areas. Other sections apply only to the Daniel's Jewelers Credit application.

First	Middle	Last	Social Security #	Driver's Lic.No.	Date of Birth / /	No. of Dependents Incl. Yourself
Co-Applicant Name			Social Security #	Driver's Lic. No.	Date of Birth / /	Relationship to Applicant

Address: Street Apt. City State Zip

If your address is a Post Office Box, you must provide a street address for yourself or a contact person.

Date Lived Here Since	Monthly Payment	❑ Renting ❑ Own-Buying ❑ With parents	Landlord's Name	Landlord's Phone:
Home Phone*	Cell Phone*	Landline Message Phone	Contact Name	Relationship to Applicant

Previous Address: Street Apt. City State Zip How Long Yrs. Mos.

E-Mail Address*

At Daniel's, we like to give you special offers for the special days of your life.

Please tell us your WEDDING ANNIVERSARY DATE: / /

PLEASE TELL US ABOUT WHERE YOU WORK

Employer (Give Firm's Full Name)			Occupation/Job Duties
Date Started	Total Net Monthly Income** / MONTH	Main Business Telephone*	Phone Number to Reach YOU at Work
Department		Supervisor's Name	Supervisor's Telephone Number
Previous Employer	How Long Employed Yrs. Mos.	Previous Employer (Give Firm's Full Name)	Position

**OTHER INCOME - Alimony, child support or separate maintenance income need not be included unless relied upon for credit. You may include the monthly amount that you have available to spend from your assets.

Total Other Monthly Income**

PLEASE GIVE US THREE PERSONAL REFERENCES (Preferably Relatives NOT Living With You)

NAME	CITY	TELEPHONE NUMBER*	RELATIONSHIP
Nearest Relative			

GE CAPITAL RETAIL BANK APPLICANT and CO-APPLICANT: We need your signature(s) below.

By applying for this account, I am asking GE Capital Retail Bank ("GECRB") to issue me a GE Capital Credit Card (the "Card"), and I agree that:
I am providing the information in this application to GECRB and to dealers/merchants/retailers that accept the Card and program sponsors. GECRB may provide information about me (even if my application is declined) to dealers/merchants/retailers 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 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. If a joint applicant was indicated, an additional card will be issued to the person indicated. The applicant (and joint applicant, if any) will be liable for all transactions made on the account including those made by any 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. 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.

*I authorize GE Capital Retail Bank ("GECRB") to contact me at each phone number provided. By providing a cell phone number and/or email address, I agree to receive special offers, updates and account information, including text messages from GECRB and the dealers/merchants/retailers that accept the Card. Standard text messaging rates may apply.

Federal law requires GECRB to obtain, verify, and record information that identifies applicants opening an account. GECRB will use your name, address, date of birth and other information for this purpose.

PLEASE READ THE GECRB CREDIT CARD AGREEMENT FOR RATES, FEES, AND OTHER COST INFORMATION BEFORE SIGNING THIS APPLICATION.

Signature of Applicant (Please Do Not Print)

X________________________________Date____________________

Signature of Co-Applicant (if applicable) (Please Do Not Print)

X________________________________Date____________________

FOR RETAILER USE ONLY (Validation of Customer I.D./Application Reviewed): Verified By:____________________ Emp #__________ Store #__________ ❑ GECRB Agreement Given to Customer

APPLICANT 1st I.D. TYPE/NUMBER:	ISSUANCE STATE	EXP. DATE	APPLICANT 2nd I.D. (CREDIT CARD TYPE & ISSUER)	EXP. DATE	APPLICANT SIGNATURE MATCH	APPLICANT PHOTO MATCH
❑ ________ Driver's License ❑ ________ State Issued ❑ ________ Federal Government					❑ YES ❑ NO	❑ YES ❑ NO

DANIEL'S JEWELERS CREDIT APPLICANT and CO-APPLICANT: We need your signature(s) below.

In consideration of any credit you may grant to the undersigned, I (we), agree to repay any amounts financed, in accordance with Daniel's Jeweler's Retail Installment Credit Card Agreement, and agree to be bound by all its terms. Daniel's and others working with Daniel's to grant credit to the undersigned are authorized to verify or reverify any and all credit, employment, references, or banking information, may obtain current balances on any such accounts, and may request and report credit bureau information on a periodic basis. If this is a joint account, signature indicates authority to sign and incur future charges on behalf of the other. I (we) certify that the above information is true and correct. By signing this agreement, I (we) acknowledge receipt of the Daniel's Jewelers Preferred Charge Retail Installment Credit Agreement Summary of Terms.
"I understand and agree that I am submitting this application and all of my information on this application to both the designated entities that I have signed for as well as their affiliates and designees for their use in marketing products and services to me as permitted by applicable law. I authorize Daniel's Jewelers and its affiliates and designees to submit and disclose this application to another lender or lenders which is/are not affiliated with any of the designated entities on this application."
"YES! Please notify me of all Daniel's special offers and promotions. I hereby authorize and agree to receipt of these notifications via mail, email or telephone, including my mobile phone. These notifications may come in the form of live voice calls, pre-recorded messages made with and without automated dialing equipment, or text messages. Standard voice and text messaging rates may apply to me as the recipient of these messages. To stop receiving future notifications, I understand that I can call (310) 846-5630 during regular business hours. I understand that I may still receive notifications while the cancellation is being processed or if the information I provide is inaccurate or incomplete. I also understand that even if I choose to stop receiving notifications about special offers and promotions, Daniel's still may contact me for account servicing, security and identity theft, account collections purposes or other legitimate business purposes by any of the means listed above." For quality assurance, calls you make or receive from Daniel's Jewelers may be monitored or recorded.

x________________________________ **Applicant's Signature**

x________________________________ **Co-Applicant's Signature**

________________ **Date**

Form #232/75M/Mar. 2013

DANIEL'S JEWELERS PREFERRED CHARGE RETAIL INSTALLMENT CREDIT CARD AGREEMENT SUMMARY OF TERMS

ANNUAL PERCENTAGE RATE	28.92%
PERIODIC RATE	2.41%
GRACE PERIOD FOR REPAYMENT OF BALANCES FOR PURCHASES	There is no FINANCE CHARGE on new charges to your account when there is no balance outstanding at the start of the billing cycle. There is no additional charge if you pay the New Balance in full by the next payment due date shown on your statement.
MINIMUM FINANCE CHARGE	None, if paid during grace period, otherwise, 50¢.
MINIMUM MONTHLY PAYMENT	Each time you make a purchase, one of our associates will determine the amount of your minimum monthly payment, based on your new account balance. You agree to this new minimum monthly payment at the time of each purchase when you sign our sales receipt.
METHOD OF COMPUTING THE FINANCE CHARGE FOR PURCHASES	Average Daily Balance Method (including current purchases). We figure the FINANCE CHARGE on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "Average Daily Balance" we take the beginning balance of your account each day, add new purchases and subtract payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the Average Daily Balance.
SECURITY INTEREST	You grant us a Purchase Money security interest in the goods purchased on your account. Further, items purchased previously on your account may secure later purchases. You also grant us a security interest in the proceeds of any credit insurance purchased on your account.
OTHER CHARGES	
LATE CHARGE	A late charge of $10.00 may be assessed for any portion of a Past Due scheduled payment.
RETURNED CHECK FEE	In the event that a check received from you as payment or down payment on your account is not honored by your bank, a handling charge of $15.00 may be assessed in addition to any other charges.

Notice to Buyer: The disclosures above are accurate as of the date of printing on March 1, 2013 and are effective August 2, 2010. This account is subject to the terms and conditions of the Daniel's Preferred Charge Retail Installment Credit Agreement which will be mailed to you after your account is opened. If you need a replacement copy of this agreement or would like to receive this agreement in Spanish, please Write to Daniel's Jewelers, P.O. Box 3750, Culver City, CA 90231 or contact our Customer Service Department at (310) 665-2110.

Aviso al comprador: Las revelaciones anteriores son exactas a la fecha de impresión en 01 de marzo de 2013 y eficaz 02 de augusto de 2010. Esta cuenta está sujeta a los términos y condiciones de Daniels carga preferida por menor a plazos contrato de crédito que se enviarán a usted después de abrir su cuenta. Si necesita una copia de reemplazo del presente acuerdo o recibir este acuerdo en español, por favor escriba a joyeros de Daniel's Jewelers, P.O. Box 3750, Culver City, CA 90231, o comuníquese con nuestro Departamento de servicio al cliente al (310) 665-2110.