

QUALITY GOLD, INC.

ACCOUNT APPLICATION/CREDIT AGREEMENT

Remit to: Quality Gold Credit Dept., P.O. Box 18490, Fairfield, OH 45018-0490

Fax: (513) 642-2449 Email: newaccounts@qgold.com

Name: _____ Date Business Established: _____

Title: _____ Business Telephone Number: _____

Company: _____ Business Fax Number: _____

Business Address: _____ Business E-mail Address: _____

City, State & Zip: _____ Alternate Phone: _____

Mailing Address (If different): _____ Website: _____

City, State & Zip: _____

Federal ID Number: _____ Jewelers Board of Trade ID Number: _____

Trade References (excluding watch companies)

Name: _____

Address: _____

City, State & Zip: _____

Account # _____ Fax #: _____

Name: _____

Address: _____

City, State & Zip: _____

Account # _____ Fax #: _____

Name: _____

Address: _____

City, State & Zip: _____

Account # _____ Fax #: _____

Type of Business

Retail

Wholesale

Dept. Store

Other: Explain _____

Organizational Structure

Corporation

Partnership

Sole Proprietorship

Type of merchandise sold _____

What type of account are you applying for?

C.O.D Account

Visa*

MasterCard*

Discover*

Under \$3,000

\$3,001-\$6,000

\$6,001-\$10,000

Over \$10,000

If your application is accepted, you agree to pay any amount due to **Quality Gold** and unpaid within THIRTY (30) DAYS from the date of billing (in which case no finance charge will accrue). THIRTY (30) DAYS after the date of accrual of any charges on your account, a FINANCE CHARGE based on a monthly periodic rate of 2% (resulting in a corresponding ANNUAL PERCENTAGE RATE of 24%) will be applied to compute the "adjusted balance" of your account. We obtain the "adjusted balance" by taking the balance you owe at the beginning of the previous billing cycle (the "Previous Balance") as shown on your last monthly statement and subtracting any payments or credits to your account received during billing cycle. NO FINANCE CHARGE is assessed for a billing cycle in which there is no "Previous Balance." You may at any time pay the total amount ("Amount Due") on your account and thereby avoid any further FINANCE CHARGE. You agree if the company does not pay its balance in a timely fashion, the Applicant will be personally liable for and guarantee the payment of the company's outstanding balance.

You also agree that if you do not pay your balance in a timely fashion, and Quality Gold must incur legal fees to recover any amounts which you owe to Quality Gold, these fees will be charged to your account and you will be liable for payment of them.

By making this application and receiving trade credit the company/applicant consents to, affirms and ratifies the electronic signature below and agrees to do business electronically. The undersigned further consents to the exclusive jurisdiction and venue of Butler County, Ohio or the Southern District of Ohio of any dispute that may arise.

*Credit Cards accepted at the time of order.

By signing this Application, you agree to the terms contained herein and permit Quality Gold to investigate your credit history and verify the information you have provided. Application must be completed in full to be processed.

Date

Applicant's Signature

Name

Title

Please provide a COPY of your STATE issued Retail Sales Tax Permit.

BLANKET CERTIFICATE OF EXEMPTION

The undersigned claims exemption to purchases of tangible personal property purchased from Quality Gold, Inc. and certifies that this claim is based upon the purchaser's proposed use of the items purchased, the activity of the purchaser, or both as shown here:

(Purchaser must state statutory reason for claiming exception or exemption)

Resale

Other

This certificate shall continue in force until revoked and shall be considered a part of each order given to the below named vendor unless the order specifies otherwise.

Company Name: _____

Title: _____

Street Address: _____

City, State & Zip: _____

Signed: _____

Date: _____

Vendor's License or Tax ID Number: _____

Please provide a COPY of your STATE issued Retail Sales Tax Permit

IDENTIFICATION AND VERIFICATION FORM (TO COMPLY WITH THE USA PATRIOT ACT)

For additional information regarding the Patriot Act, go to www.jvclegal.org. Or call **(212) 997-2002**

In order to complete our compliance obligation, we are required to under our policy and program to acquire the following identifying information for ALL our business partners and customers. Please provide the following identifying information.

You may complete this form and fax it back to the following number: **(513) 642-2449** or email to **newaccounts@qgold.com**.

Registered Legal Name: _____

Trade Name (if different): _____

Registered Legal Address: _____

Business Address (if different): _____

Postal Address: (if different): _____

Telephone Number: _____ Fax Number: _____

E-Mail Address: _____

Website Address: _____

Directors of the Company: _____

Owners of the Company (if different): _____

Federal Tax ID Number: _____

Resale Certificate Number: _____

Government License Number: _____

YOU MUST CHOOSE ONE OF THE FOLLOWING:

YES - We have or will be instituting an AML Program. { Retailers must institute an AML program if they (A) Have a Foreign supplier, (B) Purchase precious metals or stones from the public, (C) Purchase from Government auctions, or (D) Purchase from Estate sales. }

NO - We will not institute an AML Program due to our status as an "exempt" retailer or other industry. { A retailer is exempt from AML if they only purchase from U.S. Suppliers who are AML compliant. }

Signature of person filing out form

Title

Date

By signing, I confirm that the above details are true and correct.