

# CREDIT LIMIT REVIEW

## HOW DO I APPLY FOR A CREDIT LIMIT INCREASE?

A written request can be sent to: [creditcontrol.sa@avon.com](mailto:creditcontrol.sa@avon.com)

The request will be reviewed based on:

- The average sales value for the last 3 months
- How you have conducted your account
- Your length of association
- Your recent credit scoring

## WHEN WILL I BE ELIGIBLE FOR A CREDIT LIMIT REVIEW?

- If there is increased sales activity on your account
- If there are no fraudulent activities detected on the account
- If you have paid your account on time and there is no outstanding balance
- If you have completed 6 consecutive active campaigns



# DEPOSIT TO BUY ACCOUNTS

## WHEN WILL MY CREDIT LIMIT BE INCREASED IF I HAVE A DEPOSIT TO BUY ACCOUNT?

- After 3 consecutive campaigns your credit limit will be doubled if all Invoices are paid on time:
  - Your deposit will be credited back into you account
- If your account is not managed efficiently and paid on time your deposit will be credited back into your account and it will be converted to cash
  - You can then only apply for a credit limit increase after 6 active campaigns by following the process on how to apply for a credit limit increase



# REINSTATEMENTS

## WHEN WILL MY ACCOUNT BE REINSTATED WITH A CREDIT LIMIT?

- ❑ If the account originally had a credit limit, has been inactive for less than 12 months and was not written off due to non-payment it will be reinstated with the original credit limit
- ❑ If the account has been inactive for less than 12 months and there is bad debt written off due to non-payment, it will be reinstated as cash
- ❑ If the account was a cash account and has been inactive for less than 12 months, the account will be reinstated as cash
- ❑ After 6 consecutive active campaigns a written request can be send to [creditcontrol.sa@avon.com](mailto:creditcontrol.sa@avon.com) to apply for a credit limit
- ❑ If you have been inactive for 12 months or more, you will need to go through the new application process

DON'T FORGET OUR TIPS ON HOW TO MANAGE YOUR ACCOUNT



# FREQUENTLY ASKED QUESTIONS

I have sent a request to my ASM to have my credit limit increased but it has not been increased :

Credit limit requests must be sent to [creditcontrol.sa@avon.com](mailto:creditcontrol.sa@avon.com)

I do not live in South Africa, and I requested a credit limit increase, but it was denied:

Credit limits are only granted to South African or Namibian residents so your account will remain a cash account

I sent a request to [creditcontrol.sa@avon.com](mailto:creditcontrol.sa@avon.com) requesting my credit limit to be increased but the increased limit is not what I expected:

Your credit limit increase depends on the average sales value for the last 3 months, how you have conducted your account, how long you have been with us and your recent credit scoring. All these factors would have been considered when your credit limit is reviewed.

I sent a request to [creditcontrol.sa@avon.com](mailto:creditcontrol.sa@avon.com) requesting my cash account to be converted to a credit account but it was denied

- If you have not been active for 6 campaigns or been with us for less than 6 months, you do not qualify for a credit limit review and your request would be denied. You would be able to request this after 6 active campaigns.
- If you joined online using OLA or GROW and selected the option to be permanent cash, and now want a credit limit send an email to [creditcontrol.sa@avon.com](mailto:creditcontrol.sa@avon.com) for it to be changed from permanent cash to a credit account.

Last month I had a credit limit, but I see that this month I am now a cash account

If you have not kept your account up to date by making timeous payments of your invoices or there is fraudulent activity reported on your account , your account will be converted to a cash account.

I have a deposit to buy account, but my credit limit has not doubled :

This could be because:

- You have not been active for 3 consecutive campaigns, and/or
- Your payments have not been made on time



# FREQUENTLY ASKED QUESTIONS

I took a break from being a representative who had a credit account and now I want to come back, will I still qualify for an account with a credit limit?

- If your break was less than 12 months and you have managed your account well then you will be reinstated with the same credit limit you had before.
- If your break was more than 12 months, you will be required to submit a new application and will need to go through the credit vetting process.

I took a break from being a representative who had a cash account and now I want to come back what credit limit will I qualify for?

- If your break was less than 12 months, you will be reinstated as a cash account and will be eligible to apply for a credit limit after 6 consecutive active campaigns by emailing [creditcontrol.sa@avon.com](mailto:creditcontrol.sa@avon.com)
- If your break was more than 12 months, you will be required to submit a new application and will need to go through the credit vetting process

