

COMPANY CREDIT POLICY

PURPOSE

To define the requirements for establishing and maintaining credit lines and payment terms for Progressive Materials customers. This policy also provides alternative payment requirements for accommodating sales to customers who do not qualify for credit with Progressive Materials.

SCOPE

This Policy applies to all sales of Progressive Materials products to customers. All departments within Progressive Materials responsible for the sale, marketing, contract approval, order acceptance; scheduling and shipment of products must adhere to the policy and guidelines below.

POLICY

In order to facilitate the flow of orders and shipment of products, it is Progressive Materials Policy that credit will be extended to all customers who demonstrate both the ability to pay and history of timely payments of debts. Credit limits will be determined by comparing the following averages: customer's working capital, average credit limits granted by trade references and customer credit line needs. The credit department will evaluate all new customers to determine what payment terms and methods will be required and what level of credit will be established.

The credit department will also periodically review and re-evaluate payment terms and credit lines of existing customers to support new customer requirements and to manage risk as financial and business conditions change. In its day-to-day operations, the credit department will consistently adhere to all company policies regarding fair and equitable treatment in customer communications and relations.

RESPONSIBILITY

The credit manager is responsible for managing the credit review and approval process and accounts receivable balance to minimize collection exposure in accordance with the overall corporate operational and financial objectives.

It is the responsibility of the credit department to authorize all communications with the customers regarding credit acceptance status, credit line value, and payment terms and methods.

The credit department will authorize all communications with the customers and determine which financial information is required, and what dollar credit limit will be approved.

Sample Credit Policies Manual

Michael Seilmaier



Sample Credit Policies Manual:

Whispering the Techniques of Language: An Emotional Journey through **Sample Credit Policies Manual**

In a digitally-driven world where screens reign great and instant communication drowns out the subtleties of language, the profound techniques and mental subtleties hidden within phrases often get unheard. Yet, set within the pages of **Sample Credit Policies Manual** a fascinating literary prize pulsating with organic thoughts, lies a fantastic journey waiting to be undertaken. Penned by an experienced wordsmith, this wonderful opus encourages visitors on an introspective journey, lightly unraveling the veiled truths and profound influence resonating within the fabric of each word. Within the mental depths of the emotional evaluation, we will embark upon a genuine exploration of the book is primary subjects, dissect their interesting writing style, and yield to the effective resonance it evokes heavy within the recesses of readers hearts.

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