

#### 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**

**Burt Edwards** 

**Sample Credit Policies Manual:** 

## Adopting the Beat of Phrase: An Emotional Symphony within Sample Credit Policies Manual

In some sort of taken by displays and the ceaseless chatter of quick interaction, the melodic elegance and emotional symphony created by the prepared term frequently diminish in to the backdrop, eclipsed by the constant sound and disturbances that permeate our lives. But, nestled within the pages of **Sample Credit Policies Manual** an enchanting fictional value overflowing with natural feelings, lies an immersive symphony waiting to be embraced. Constructed by a wonderful composer of language, this fascinating masterpiece conducts readers on an emotional trip, skillfully unraveling the concealed melodies and profound impact resonating within each cautiously crafted phrase. Within the depths of this poignant examination, we can discover the book is central harmonies, analyze its enthralling publishing design, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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