

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

**Jakob Edler, Paul Cunningham, Abdullah
Gök, University of Manchester and
Philip Shapira**

Sample Credit Policies Manual:

This book delves into Sample Credit Policies Manual. Sample Credit Policies Manual is a vital topic that must be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Sample Credit Policies Manual, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Sample Credit Policies Manual
 - Chapter 2: Essential Elements of Sample Credit Policies Manual
 - Chapter 3: Sample Credit Policies Manual in Everyday Life
 - Chapter 4: Sample Credit Policies Manual in Specific Contexts
 - Chapter 5: Conclusion
2. In chapter 1, the author will provide an overview of Sample Credit Policies Manual. This chapter will explore what Sample Credit Policies Manual is, why Sample Credit Policies Manual is vital, and how to effectively learn about Sample Credit Policies Manual.
3. In chapter 2, this book will delve into the foundational concepts of Sample Credit Policies Manual. This chapter will elucidate the essential principles that need to be understood to grasp Sample Credit Policies Manual in its entirety.
4. In chapter 3, this book will examine the practical applications of Sample Credit Policies Manual in daily life. This chapter will showcase real-world examples of how Sample Credit Policies Manual can be effectively utilized in everyday scenarios.
5. In chapter 4, this book will scrutinize the relevance of Sample Credit Policies Manual in specific contexts. This chapter will explore how Sample Credit Policies Manual is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, this book will draw a conclusion about Sample Credit Policies Manual. This chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Sample Credit Policies Manual.

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Sample Credit Policies Manual Introduction

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