



EXCEL RADIANCE  
GOLD AND DIAMOND JEWELRY

**Please submit application to:**

**Email:** info@excelradiance.com

**Phone:** +97 145 707416

**Address:** Office Number 438 Building 6EB,  
Dubai Airport Freezone, Dubai, UAE

**NEW ACCOUNT / KYC (KNOW YOUR CUSTOMER) APPLICATION**

Please complete this application in full and submit it to our accounts team for review.

**LEGAL BUSINESS NAME:**

**BUSINESS ADDRESS:**

**CITY:**

**STATE & ZIP:**

**TEL:**

**FAX:**

**EMAIL:**


**D.B.A / TRADE STYLE:**

**MAILING ADDRESS:**

*(If different from business address)*

**CITY:**

**STATE & ZIP:**

**CELL:**

**WEB URL:**


**BUSINESS INFORMATION**

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**CITY:**

**STATE & ZIP:**

**PHONE:**

**SOCIAL SECURITY:**

**STATE ID:**

**EMAIL:**


**TRADE REFERENCES (3 Trade References required)**

**COMPANY NAME 1:**

**PHONE:**

**FAX:**


**COMPANY NAME 2:**

**PHONE:**

**FAX:**


**COMPANY NAME 3:**

**PHONE:**

**FAX:**


**1. Credit Authorization & Verification**

In order to obtain credit for the purchase of merchandise, the applicant/buyer (the "Buyer") confirms that all information provided is accurate and authorizes Excel Radiance FZE ("Excel Radiance"), to conduct reasonable credit verification, including review of bank references, trade references, and other commercially relevant background checks as permitted under applicable laws of the United Arab Emirates. The Buyer acknowledges that reputation and reliability are essential to establishing a trusted business relationship and releases Excel Radiance and any third parties providing such information from any claims or liabilities arising from this verification process.

**2. Authority, Personal Liability & Payment Terms**

By signing this application, the undersigned represents that they are a duly authorized owner, partner, or representative of the Buyer and have full authority to bind the Buyer. The undersigned further agrees to be personally liable for any unpaid obligations incurred by the Buyer under this application. Payment in full is due within thirty (30) days of receipt of merchandise unless otherwise agreed in writing. Accounts not paid within this period may accrue interest at a rate of 1.5% per month or the maximum rate permitted by applicable law. Acceptance of partial payments does not waive Excel Radiance's right to demand full payment or alter the overdue status of the account. These terms apply to all current and future transactions unless expressly amended in writing.

**3. Security for Payment Obligations**

To secure payment of all obligations, the Buyer grants Excel Radiance a continuing security interest in merchandise supplied, related inventory, receivables, and proceeds thereof, to the extent permitted under applicable UAE laws. Excel Radiance may take reasonable steps to register or enforce such security interests in accordance with applicable regulations.

**4. Delivery, Inspection & Returns**

Receipt of merchandise is deemed to occur upon signed delivery or confirmed acceptance. The Buyer must inspect merchandise promptly and notify Excel Radiance in writing within thirty (30) days of receipt of any claims relating to damage, quality, or incorrect items. Failure to do so constitutes irrevocable acceptance and waiver of related claims. Returns require prior written authorization and may be subject to a restocking fee of up to 18%. Returned merchandise may void any discounts applied to retained items.

**5. International & Cross-Border Transactions**

The Buyer acknowledges that Excel Radiance operates internationally and agrees that obligations under this agreement are enforceable regardless of the Buyer's country of incorporation or operation and the country of customer origin, subject to applicable laws.

**6. Costs, Governing Law & Entire Agreement**

The Buyer agrees to pay all reasonable costs associated with collection of overdue accounts, including returned payment fees, legal costs, and professional fees, to the extent permitted by law. This agreement shall be governed by and construed in accordance with the laws of the United Arab Emirates, and disputes shall be subject to the exclusive jurisdiction of the courts of Dubai, unless Excel Radiance elects alternative dispute resolution. This document constitutes the entire agreement. No oral representations are binding. Any amendments must be in writing and signed by both parties. Gender references, if any, are neutral.

**APPLICANT NAME:**

**TITLE:**

**DATE:**

**APPLICANT'S SIGNATURE:**


**GUARANTEE:**

IN CONSIDERATION OF THE EXTENSION OF CREDIT BY EXCEL RADIANCE FZE (HEREINAFTER REFERRED TO AS "EXCEL RADIANCE") TO THE BUYER (HEREINAFTER REFERRED TO AS THE "OBLIGOR"), THE UNDERSIGNED (HEREINAFTER REFERRED TO AS THE "GUARANTOR") HEREBY UNCONDITIONALLY, IRREVOCABLY, AND CONTINUOUSLY GUARANTEES THE FULL AND TIMELY PAYMENT OF ALL OBLIGATIONS INCURRED BY THE OBLIGOR.

THIS GUARANTEE SHALL INCLUDE, WITHOUT LIMITATION, ALL CURRENT AND FUTURE AMOUNTS DUE, INCLUDING ANY RENEWALS, EXTENSIONS, OR ADDITIONS, TOGETHER WITH ANY APPLICABLE INTEREST, COLLECTION COSTS, AND LEGAL FEES, TO THE EXTENT PERMITTED UNDER APPLICABLE LAW, WHETHER OR NOT LEGAL PROCEEDINGS ARE INSTITUTED.

THIS GUARANTEE IS A CONTINUING GUARANTEE AND SHALL APPLY TO ANY AND ALL PURCHASES, TRANSACTIONS, AND CREDIT EXTENSIONS MADE BY THE OBLIGOR, INCLUDING ALL FUTURE TRANSACTIONS, UNLESS EXPRESSLY TERMINATED BY EXCEL RADIANCE IN WRITING.

IN THE EVENT THAT THE ACCOUNT ESTABLISHED PURSUANT TO THIS APPLICATION IS PLACED WITH LEGAL COUNSEL, A COLLECTION AGENCY, OR OTHER PROFESSIONAL SERVICE PROVIDER FOR RECOVERY, THE GUARANTOR AGREES TO PAY ALL REASONABLE AND NECESSARY COSTS OF COLLECTION, INCLUDING LEGAL FEES AND DISBURSEMENTS, AS PERMITTED BY LAW.

THE GUARANTOR EXPRESSLY AGREES THAT THIS GUARANTEE SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE UNITED ARAB EMIRATES, AND THAT ANY DISPUTE ARISING IN CONNECTION WITH THIS GUARANTEE SHALL BE SUBJECT TO THE EXCLUSIVE JURISDICTION OF THE COURTS OF DUBAI, UNLESS EXCEL RADIANCE ELECTS, AT ITS SOLE DISCRETION, TO RESOLVE SUCH DISPUTE THROUGH ARBITRATION OR OTHER LAWFUL DISPUTE RESOLUTION MECHANISMS.

THE GUARANTOR ACKNOWLEDGES THAT THIS GUARANTEE IS PROVIDED VOLUNTARILY, HAS BEEN READ AND UNDERSTOOD IN FULL, AND CONSTITUTES A LEGALLY BINDING OBLIGATION.

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**GUARANTOR'S SIGNATURE:**  
(Applicant must sign if no other guarantor)

**PRINTED NAME OF GUARANTOR:**

**DATE:**

**DATE OF BIRTH:**

**I.D. STATE:**

**I.D. NUMBER:**

**ADDRESS:**

**CITY:**

**STATE & ZIP:**


**FOR OFFICE USE ONLY**

**CREDIT TERMS:**

**DISCOUNTED SPECIAL RATE:**

**APPROVED BY:**


**CREDIT LIMIT:**

**REGULAR:**

**SALES ASSOCIATE:**
