



FLORAL RESOURCES/HAWAII, INC.

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GENERAL INFORMATION REGARDING YOUR ACCOUNT:

NEW ACCOUNTS:

All applications for credit will be processed expeditiously. During the interim, terms of sale for all new accounts may be "Prepaid" or "Cash On Delivery" until credit has been approved.

CREDIT LIMITS:

Once a Credit Application is presented and the appropriate investigation is concluded, a credit limit and/or terms will be established based on the information that we are able to obtain. Our Credit Manager will send a written notification to you. Your sales representative will be advised of your credit limit and will also be responsible for administering your account within the limit set. Our terms are Net 30 from the date of invoice.

If an existing account changes its ownership, the new owner will be subject to review as though it were a new account. It is the responsibility of the new owner to notify Floral Resources/Hawaii, Inc. of any ownership changes.

CREDIT REQUESTS:

See the attached "Product Claim Procedures".

Credit requests will only be honored if the "Terms and Policy Statement" is signed and on file in our Hilo, Hawaii office.

PAYMENTS:

To maintain a current status on your account, you may elect to make payments either by the invoice or by the statement. Every account will receive an invoice or copy by at least one of the following methods unless otherwise instructed by the customer:

- 1) Each shipment will contain your invoice except for shipments from our Miami location. Our Miami office will only include a packing slip. This is not an invoice. Our main office in Hilo processes all of our invoicing.
- 2) Our Hilo office faxes and mails customers their invoices daily.

A monthly statement is issued at the end of each month and is sent to every account with an outstanding balance. In order to ensure that your payment is processed by the end of the month, it is recommended that you remit to our Hilo office no later than the 25th of each month.

Outstanding balances over 30 days are considered delinquent and a finance charge will be assessed on any invoice which is past due. The finance charges are computed at a rate of 1.5% per month or 18% per annum.

RETURNED CHECKS:

There is a \$15.00 service charge for any check that is returned unpaid.