

Luminous Ltd. Finance Plan

Luminous Finance rev 1.3

Luminous Ltd. has partnered with **Health One Financial** to provide as an alternative option for financing Enagic products. The process is simple and fast. To apply for financing, please follow the directions below. We retain the right to refuse anyone participation in our finance program.

Program Highlights:

- L 0% APR for the first six months**
- 0 No money down**
- 0 Earn 1% cash back on purchase**
- 0 No annual fee**
- 0 No prepayment penalty**
- 0 Low interest rates* & low monthly payment NEW (Based on 1% of Balance)**
- 0 Sponsor receives referral fee once Enagic receives payment**

* Interest rate is credit driven & can range between 10.99% to 21.99%

We suggest using step 1.

Sponsor information:

Steven Goldsmith
sales@familywaterusa.com
enagic id # 6123188
954-740-0661

Step 1 / Approval Process:

For faster approval, apply over the telephone by calling one of our customer service specialists at **888-748-3621**.

You must use the health provider name: **Luminous Ltd & ID #37115**. Applications are processed Monday – Friday, 8:00 AM to 8:00 PM EST.

Or you can apply online at www.kangenfinance.com which can take up to 12 hours for approval. A minimum credit score of 630 is required for approval. If you do not meet this minimum credit standard, you may apply with a co-applicant. When applying with a co-applicant, you must list the person with the **strongest credit** as the **primary applicant** in order to be approved.

Step 2 / Application Process:

The completed application is processed immediately once it has been received. If approved, the applicant will be notified via telephone by a financial customer service representative. To check on the application status after applying, the **APPLICANT** can call **800-364-9648**.

Once approved, Health One Visa card are automatically sent to the home address within 2-5 business days. To expedite the process, call **800-364-9648** two hours after final approval & for an additional expense of \$15, the Health One Visa card will be mailed overnight or next day.

Step 3 / Payment Process: (DO NOT FAX TO ENAGIC)

Once the applicant has received the account information, the applicant is required to activate the account. After account activation, the applicant must fax the following forms to Luminous at **866-753-6318**.

- a. Luminous fax cover sheet
- b. Signed Enagics Distributor Application and Product Order Form

- c. Signed IRS W-9 Form
- d. Signed Enagics Return Policy Form
- e. Signed Luminous Credit Card Authorization Form & Copy of Drivers License
(Please use Enagics current forms they can be download at www.enagic.com)

Please fill out all the paperwork **CLEARLY**, with a medium point black pen. Use **BOLD PRINTING** and **CAPITAL LETTERS**. Your *faxed* documents will be *faxed again* to Enagic USA and must be legible to avoid delays.

Step 4 / Placing the Order with Enagic:

Within 48-72 hours after Luminous Ltd receives all properly signed forms listed above, Luminous will attach the alternate payer form to the applicant's documents and fax them to Enagic for processing.

PLEASE DO NOT call Enagic Office(s) until after Luminous contacts the applicant that his or her order has been placed with Enagic.

For any additional questions, please email us at finance@luminousreno.com or call during normal business hours
PST at **(775)636-6620** to speak with James or Wayne.

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FAX COVER SHEET

Date:

Total Pages:

1-866-753-6318/ Fax Number

Name of Sponsor:

Sponsor Telephone No:

Sponsor Email Address:

Applicant Name:

Applicant Telephone No:

Applicant Email Address:

Comments:

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HEATHONE CREDIT CARD AUTHORIZATION FORM

(Sales Draft)

Luminous LTD

645 N Arlington Avenue #660
Reno, NV 89503

I, _____, hereby authorize
Luminous Ltd. to charge my **HEALTHONE** account in the amount of \$ _____.
Credit Card Number _____
Expiration Date _____ 3 Digit CVV (on the back) _____
Cardholder's Signature _____ Date _____

Please ensure that you attach a copy of:

L FRONT & BACK OF HEALTHONE CREDIT CARD

L DRIVER'S LICENSE

Instructions:

1. Print your name
2. Filling the total amount financed (see Finance Amounts & Payment Schedule Attachment)
3. Add your new Credit Card Number, Exp. Date & CVV Code
4. Attach a copy of front & back sides of credit card
5. Attach a copy of your Drivers License
6. Sign & Date