



# STATE OF SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

## INITIAL MAXIMUM RATE FILING SCHEDULE CONSUMER CREDIT SALES

**Mailing Address**  
P.O. Box 5246  
Columbia, SC 29250-5246

S.C. Code Ann. § 37-2-305 (Supp. 1997)  
[www.sccoconsumer.gov](http://www.sccoconsumer.gov)  
803-734-4253/800-922-1594

**Street Address**  
3600 Forest Drive  
Columbia, SC 29204-4006

Company Name \_\_\_\_\_  
D/B/A \_\_\_\_\_  
Address \_\_\_\_\_  
City/State/Zip \_\_\_\_\_  
Telephone No. ( ) - \_\_\_\_\_  
Contact Person \_\_\_\_\_

\_\_\_\_\_  
Registration No. / Federal ID No.  
  
\_\_\_\_\_  
SSN (Sole Proprietor)

Category	Maximum Annual Percentage Rate (APR)	
	Fixed APR for Credit Sales	Variable APR for Credit Sales
1. Unsecured Credit Sales 1a. _____		
2. Secured Credit Sales, Non-Real Estate 2a. _____ 2b. _____ 2c. _____ 2d. _____		
3. Secured Credit Sales, Real Estate 3a. _____		
4. Open-End (Revolving) Credit Sales 4a. _____		
5. All Other Credit Sales 5a. _____		

6. Nature or Type of Business: \_\_\_\_\_ Number of S.C. locations: \_\_\_\_\_  
**Multiply the number of S.C. locations by \$40.00.** Indicate fee and check amount \$ \_\_\_\_\_  
 If you are filing for more than one location, attach a list with the complete addresses.  
 If you have no South Carolina addresses enter 1 for number of locations.
7. First Filing?  Yes  No If yes, date business opened \_\_\_\_\_ and have you charged above 18% APR since opening and prior to this filing?  Yes  No
8. Will your annual gross volume of business exceed \$150,000 this calendar year?  Yes  No (Gross volume of business is the amount reported to the Internal Revenue Service)
9. If a variable rate is applicable to one or more of the above categories, indicate the index for calculating changes in the rate and the cap on any increases or decreases in the rate below. **Please answer all questions. If not, this application will be returned as incomplete.**

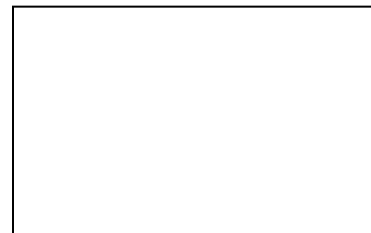
VARIABLE APR ONLY		
Category	Cap	Explain the index for calculating rate changes
1.		

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature (Officer of Company)  
  
\_\_\_\_\_  
Name of Officer (Print)

The South Carolina Freedom of Information Act may require the South Carolina Department of Consumer Affairs to release a copy of your filing as a Public Record. Personal Identifying Information will be released only if required by law.

**FILING MUST BE RECEIVED BY JANUARY 31 OF EACH YEAR**



**WHO MUST FILE**

All consumer credit sellers who wish to charge more than 18% APR must file this form. **YOU MUST FILE THIS FORM BY JANUARY 31 OF EACH YEAR. FAILURE TO DO SO WILL LIMIT CONSUMER CREDIT GRANTORS TO A MAXIMUM OF 18% APR.**

**REMIT TO:** Department of Consumer Affairs  
Accounting Division  
P.O. Box 5246  
Columbia, SC 29250-5246

**CHECKS:** [Make payable to S.C. Department of Consumer Affairs](#)

**INSTRUCTIONS**  
**FILE ORIGINAL, 2 COPIES AND \$40.00 PER LOCATION FILING FEE**  
**OR FILING WILL BE RETURNED TO YOU**

- Provide the address where the certified copy will be mailed.
- Your register number will be assigned by the Department of Consumer Affairs on the **first** filing.
- Consumer Credit Sellers
  1. UNSECURED CREDIT SALES; enter the transaction type on line one. If you do not intend to make sales of this type, leave blank and go to line 2. (e.g. small appliances, new or used cars, etc.)
    - (a) If only one maximum rate is established, it will be entered under "Maximum APR" on line one. If sub-categories are established, the title of the sale and its maximum rate should be entered on line 1a., etc. as appropriate. If necessary, attach a second form and add the word "continued" after the major category title on Line 1 and put the additional categories on line 1a., etc. If a variable rate is applicable, enter this rate in the column provided and explain the index for rate changes on line 9.
  2. SECURED CREDIT SALES, NON-REAL ESTATE; follow the instructions for 1a. Enter on line 2.
  3. SECURED CREDIT SALES, REAL ESTATE; follow the instructions for 1a. Enter on line 3.
  4. OPEN-END (REVOLVING) CREDIT SALES; show rate and dollar amount limit, if any. Enter on line 4.
  5. ALL OTHER CREDIT SALES; as many other categories and maximum rates as described may be established and listed on lines 5a, etc.
- Line 8. If you answered yes to this question, a Credit Grantor Notification form must also be filed.

**NOTE:** See South Carolina Department of Consumer Affairs Regulation 28-70 for additional information.

**INCOMPLETE OR INCORRECT FILINGS WILL BE RETURNED WITHOUT CERTIFICATION AND A PENALTY MAY BE IMPOSED FOR FILING AFTER JANUARY 31.**

**List of County Codes**

01	Abbeville	10	Charleston	19	Edgefield	28	Kershaw	37	Oconee
02	Aiken	11	Cherokee	20	Fairfield	29	Lancaster	38	Orangeburg
03	Allendale	12	Chester	21	Florence	30	Laurens	39	Pickens
04	Anderson	13	Chesterfield	22	Georgetown	31	Lee	40	Richland
05	Bamberg	14	Clarendon	23	Greenville	32	Lexington	41	Saluda
06	Barnwell	15	Colleton	24	Greenwood	33	McCormick	42	Spartanburg
07	Beaufort	16	Darlington	25	Hampton	34	Marion	43	Sumter
08	Berkeley	17	Dillon	26	Horry	35	Marlboro	44	Union
09	Calhoun	18	Dorchester	27	Jasper	36	Newberry	45	Williamsburg
								46	York