



CREDIT ACCOUNT APPLICATION

To be Completed by Applicants - Please complete all sections and read the Terms and Conditions of Trade overleaf or attached. Please tick below box

DATE: _____ C.O.D Acc. 14 day nett Acc. 30 day EOM Acc.

CUSTOMER'S TRADE NAME: _____

CUSTOMER'S FULL or LEGAL NAME: _____

Phone: _____

Billing Address: _____ Physical Address: _____

_____ State: _____ Postcode: _____

ABN/ACN Number: _____

Requested Credit Limit: _____ Date Established: _____

Accounts Contact: _____ Purchaser Contact: _____

Email: _____ Email: _____

Phone: _____ Phone: _____

DETAILS OF OWNER (If Sole Trader) PARTNERS (If Partnership) OR DIRECTORS (If Company) OR TRUSTEE (If a Trust)

(Additional owner details to be attached on separate document)

Full Name: _____ Full Name: _____

Home Address: _____ Home Address: _____

_____ State: _____ Postcode: _____

ID: _____ Date of Birth: _____ ID: _____ Date of Birth: _____
(Driver's Licence, Passport, etc.) (Driver's Licence, Passport, etc.)

Phone: _____ Phone: _____

TRADE REFERENCES

Business Name 1: _____ Address or A/C No: _____

Phone: _____ Email: _____

Business Name 2: _____ Address or A/C No: _____

Phone: _____ Email: _____

Business Name 3: _____ Address or A/C No: _____

Phone: _____ Email: _____

I certify that the above information is true and correct and that I am authorised to make this application for credit. I have read and understand the TERMS AND CONDITIONS OF TRADE (overleaf or attached) of NEDF Pty Ltd T/A North Eastern Door Frames which form part of, and are intended to be read in conjunction with this Credit Account Application and agree to be bound by these conditions. I authorise the use of my personal information as detailed in the Privacy Act clause therein. **I agree that if I am a director/shareholder (owning at least 15% of the shares) of the Customer I shall be personally liable for the performance of the Customer's obligations under this contract.**

SIGNED (CUSTOMER): _____ SIGNED (NEDF): _____

Name: _____ Name: _____

Position: _____ Position: _____

WITNESS TO CUSTOMER'S SIGNATURE:

Signed: _____ Name: _____ Date: _____



North Eastern Door Frames

Personal/Directors Guarantee and Indemnity

IN CONSIDERATION of NEDF Pty Ltd T/A North Eastern Door Frames and its successors and assigns ("NEDF") at the request of the Guarantor as is now acknowledged) supplying and continuing to supply goods and/or services to

("the Customer") *[Insert Company Name In Box Provided]*

I/WE (also referred to as the "Guarantor/s") UNCONDITIONALLY AND IRREVOCABLY:

1. **GUARANTEE** the due and punctual payment to NEDF of all moneys which are now owing to NEDF by the Customer and all further sums of money from time to time owing to NEDF by the Customer in respect of goods and services supplied or to be supplied by NEDF to the Customer or any other liability of the Customer to NEDF, and the due observance and performance by the Customer of all its obligations contained or implied in any contract with NEDF, including but not limited to the Terms & Conditions of Trade signed by the Customer and annexed to this Guarantee and Indemnity. If for any reason the Customer does not pay any amount owing to NEDF the Guarantor will immediately on demand pay the relevant amount to NEDF. In consideration of NEDF agreeing to supply the Goods to the Customer, the Guarantor charges all of its right, title and interest (joint or several) in any land, realty or other assets capable of being charged, owned by the Guarantor now or in the future, to secure the performance by the Guarantor of its obligations under these terms and conditions (including, but not limited to, the payment of any money) and the Guarantor acknowledges that this personal guarantee and indemnity constitutes a security agreement for the purposes of the Personal Property Securities Act 2009 ("PPSA") and unequivocally consents to NEDF registering any interest so charged. The Guarantor irrevocably appoints NEDF and each director of NEDF as the Guarantor's true and lawful attorney/s to perform all necessary acts to give effect to this clause including, but not limited to, signing any document on the Guarantor's behalf which NEDF may reasonably require to:
 - (a) register a financing statement or financing change statement in relation to a security interest on the Personal Property Securities Register;
 - (b) register any other document required to be registered by the PPSA or any other law; or
 - (c) correct a defect in a statement referred to in clause 1(a) or 1(b).
2. **HOLD HARMLESS AND INDEMNIFY** NEDF on demand as a separate obligation against any liability (including but not limited to damages, costs, losses and legal fees calculated on a solicitor and own client basis) incurred by, or assessed against, NEDF in connection with:
 - (a) the supply of goods and/or services to the Customer; or
 - (b) the recovery of moneys owing to NEDF by the Customer including the enforcement of this Guarantee and Indemnity, and including but not limited to NEDF's nominees costs of collection and legal costs; or
 - (c) moneys paid by NEDF with the Customer's consent in settlement of a dispute that arises or results from a dispute between, NEDF, the Customer, and a third party or any combination thereof, over the supply of goods and/or services by NEDF to the Customer.

I/WE FURTHER ACKNOWLEDGE AND AGREE THAT

3. **I/We have received, read and understood NEDF's Terms and Conditions prior to entering into this Guarantee and Indemnity and agree to be bound by those Terms and Conditions.**
4. This Guarantee and Indemnity shall constitute an unconditional and continuing Guarantee and Indemnity and accordingly shall be irrevocable and remain in full force and effect until the whole of moneys owing to NEDF by the Customer and all obligations herein have been fully paid satisfied and performed.
5. No granting of credit, extension of further credit, or granting of time and no waiver, indulgence or neglect to sue on NEDF's part (whether in respect of the Customer or any one or more of any other Guarantor(s) or otherwise) and no failure by any named Guarantor to properly execute this Guarantee and Indemnity shall impair or limit the liability under this Guarantee and Indemnity of any Guarantor. Without affecting the Customer's obligations to NEDF, each Guarantor shall be a principal debtor and liable to NEDF accordingly.
6. If any payment received or recovered by NEDF is avoided by law such payment shall be deemed not to have discharged the liability of the Guarantor, and the Guarantor and NEDF shall each be restored to the position in which they would have been had no such payment been made.
7. The term "Guarantor" whenever used in this Guarantee and Indemnity shall, if there is more than one person named as Guarantor, mean and refer to each of them individually and all of them together unless the context otherwise requires, and the obligations and agreements on the part of the Guarantor contained in this Guarantee and Indemnity shall bind them jointly and severally.
8. **I/We have been advised to obtain independent legal advice before executing this Guarantee and Indemnity. I/we understand that I/we am/are liable for all amounts owing (both now and in the future) by the Customer to NEDF.**
9. I/we irrevocably authorise NEDF to obtain from any person or company any information which NEDF may require for credit reference purposes. I/We further irrevocably authorise NEDF to provide to any third party, in response to credit references and enquiries about me/us or by way of information exchange with credit reference agencies, details of this Guarantee and Indemnity and any subsequent dealings that I/we may have with NEDF as a result of this Guarantee and Indemnity being actioned by NEDF.
10. The above information is to be used by NEDF for all purposes in connection with NEDF considering this Guarantee and Indemnity and the subsequent enforcement of the same.

GUARANTOR-1
SIGNED: _____

FULL NAME: _____

HOME ADDRESS: _____

DATE OF BIRTH: _____

SIGNATURE OF WITNESS: _____

GUARANTOR-2
SIGNED: _____

FULL NAME: _____

HOME ADDRESS: _____

DATE OF BIRTH: _____

SIGNATURE OF WITNESS: _____



1. Definitions

- 1.1 “NEDF” means NEDF Pty Ltd North Eastern Door Frames, its successors and assigns or any person acting on behalf of and with the authority of NEDF Pty Ltd North Eastern Door Frames.
- 1.2 “Customer” means the person/s buying the Goods as specified in any invoice, document or order, and if there is more than one Customer is a reference to each Customer jointly and severally.
- 1.3 “Goods” means all Goods or Services supplied by NEDF to the Customer at the Customer’s request from time to time (where the context so permits the terms ‘Goods’ or ‘Services’ shall be interchangeable for the other).
- 1.4 “Price” means the Price payable for the Goods as agreed between NEDF and the Customer in accordance with clause 4 below.

2. Acceptance

- 2.1 The Customer is taken to have exclusively accepted and is immediately bound, jointly and severally, by these terms and conditions if the Customer places an order for or accepts delivery of the Goods.
- 2.2 These terms and conditions may only be amended with NEDF’s consent in writing and shall prevail to the extent of any inconsistency with any other document or agreement between the Customer and NEDF.

3. Change in Control

- 3.1 The Customer shall give NEDF not less than fourteen (14) days prior written notice of any proposed change of ownership of the Customer and/or any other change in the Customer’s details (including but not limited to, changes in the Customer’s name, address, contact phone or fax number/s, or business practice). The Customer shall be liable for any loss incurred by NEDF as a result of the Customer’s failure to comply with this clause.

4. Price and Payment

- 4.1 At NEDF’s sole discretion the Price shall be either:
 - (a) as indicated on any invoice provided by NEDF to the Customer; or
 - (b) the Price as at the date of delivery of the Goods according to NEDF’s current price list; or
 - (c) NEDF’s quoted price (subject to clause 4.2) which will be valid for the period stated in the quotation or otherwise for a period of sixty (60) days.
- 4.2 NEDF reserves the right to change the Price:
 - (a) if a variation to NEDF’s quotation is requested; or
 - (b) in the event of increases to NEDF in the cost of labour or materials (including but not limited to overseas transactions that may increase as a consequence of variations in international freight and insurance charges) which are beyond NEDF’s control.
 - (c) where additional Services are required due to the discovery of hidden or unidentifiable difficulties (including, but not limited to, availability of machinery, safety considerations, change of design, etc) which are only discovered on commencement of the Services; or
- 4.3 At NEDF’s sole discretion a non-refundable deposit may be required.
- 4.4 Time for payment for the Goods being of the essence, the Price will be payable by the Customer on the date/s determined by NEDF, which may be:
 - (a) on delivery of the Goods;



- (b) before delivery of the Goods;
 - (c) thirty (30) days following the end of the month in which a statement is posted to the Customer's address or address for notices;
 - (d) the date specified on any invoice or other form as being the date for payment; or
 - (e) failing any notice to the contrary, the date which is seven (7) days following the date of any invoice given to the Customer by NEDF.
- 4.5 Payment may be made by cash, cheque, electronic/on-line banking, or by any other method as agreed to between the Customer and NEDF.
- 4.6 Unless otherwise stated the Price does not include GST. In addition to the Price the Customer must pay to NEDF an amount equal to any GST NEDF must pay for any supply by NEDF under this or any other agreement for the sale of the Goods. The Customer must pay GST, without deduction or set off of any other amounts, at the same time and on the same basis as the Customer pays the Price. In addition the Customer must pay any other taxes and duties that may be applicable in addition to the Price except where they are expressly included in the Price.

5. Delivery of Goods

- 5.1 Delivery ("**Delivery**") of the Goods is taken to occur at the time that:
- (a) the Customer or the Customer's nominated carrier takes possession of the Goods at NEDF's address; or
 - (b) NEDF (or NEDF's nominated carrier) delivers the Goods to the Customer's nominated address even if the Customer is not present at the address.
- 5.2 At NEDF's sole discretion the cost of delivery is either included in the Price or is in addition to the Price.
- 5.3 The Customer must take delivery by receipt or collection of the Goods whenever they are tendered for delivery. In the event that the Customer is unable to take delivery of the Goods as arranged then NEDF shall be entitled to charge a reasonable fee for redelivery and/or storage.
- 5.4 Any time or date given by NEDF to the Customer is an estimate only. The Customer must still accept delivery of the Goods even if late and NEDF will not be liable for any loss or damage incurred by the Customer as a result of the delivery being late.

6. Risk

- 6.1 Risk of damage to or loss of the Goods passes to the Customer on Delivery and the Customer must insure the Goods on or before Delivery.
- 6.2 If any of the Goods are damaged or destroyed following delivery but prior to ownership passing to the Customer, NEDF is entitled to receive all insurance proceeds payable for the Goods. The production of these terms and conditions by NEDF is sufficient evidence of NEDF's rights to receive the insurance proceeds without the need for any person dealing with NEDF to make further enquiries.
- 6.3 If the Customer requests NEDF to leave Goods outside NEDF's premises for collection or to deliver the Goods to an unattended location then such Goods shall be left at the Customer's sole risk.
- 6.4 Where the Customer has supplied measurements or templates for NEDF to complete the Goods, the Customer acknowledges that NEDF shall not be liable for any errors or damage resulting from the Customer's incorrect measurements or templates (including, but not limited to, any loss, damages, or costs).

7. Title

- 7.1 NEDF and the Customer agree that ownership of the Goods shall not pass until:



- (a) the Customer has paid NEDF all amounts owing to NEDF; and
 - (b) the Customer has met all of its other obligations to NEDF.
- 7.2 Receipt by NEDF of any form of payment other than cash shall not be deemed to be payment until that form of payment has been honoured, cleared or recognised.
- 7.3 It is further agreed that:
- (a) until ownership of the Goods passes to the Customer in accordance with clause 7.1 that the Customer is only a bailee of the Goods and must return the Goods to NEDF on request.
 - (b) the Customer holds the benefit of the Customer's insurance of the Goods on trust for NEDF and must pay to NEDF the proceeds of any insurance in the event of the Goods being lost, damaged or destroyed.
 - (c) the Customer must not sell, dispose, or otherwise part with possession of the Goods other than in the ordinary course of business and for market value. If the Customer sells, disposes or parts with possession of the Goods then the Customer must hold the proceeds of any such act on trust for NEDF and must pay or deliver the proceeds to NEDF on demand.
 - (d) the Customer should not convert or process the Goods or intermix them with other goods but if the Customer does so then the Customer holds the resulting product on trust for the benefit of NEDF and must sell, dispose of or return the resulting product to NEDF as it so directs.
 - (e) the Customer irrevocably authorises NEDF to enter any premises where NEDF believes the Goods are kept and recover possession of the Goods.
 - (f) NEDF may recover possession of any Goods in transit whether or not delivery has occurred.
 - (g) the Customer shall not charge or grant an encumbrance over the Goods nor grant nor otherwise give away any interest in the Goods while they remain the property of NEDF.
 - (h) NEDF may commence proceedings to recover the Price of the Goods sold notwithstanding that ownership of the Goods has not passed to the Customer.

8. Personal Property Securities Act 2009 ("PPSA")

- 8.1 In this clause financing statement, financing change statement, security agreement, and security interest has the meaning given to it by the PPSA.
- 8.2 Upon assenting to these terms and conditions in writing the Customer acknowledges and agrees that these terms and conditions constitute a security agreement for the purposes of the PPSA and creates a security interest in all Goods that have previously been supplied and that will be supplied in the future by NEDF to the Customer.
- 8.3 The Customer undertakes to:
- (a) promptly sign any further documents and/or provide any further information (such information to be complete, accurate and up-to-date in all respects) which NEDF may reasonably require to;
 - (i) register a financing statement or financing change statement in relation to a security interest on the Personal Property Securities Register;
 - (ii) register any other document required to be registered by the PPSA; or
 - (iii) correct a defect in a statement referred to in clause 8.3(a)(i) or 8.3(a)(ii);
 - (b) indemnify, and upon demand reimburse, NEDF for all expenses incurred in registering a financing statement or financing change statement on the Personal Property Securities Register established by the PPSA or releasing any Goods charged thereby;
 - (c) not register a financing change statement in respect of a security interest without the prior written consent of the NEDF;



- (d) not register, or permit to be registered, a financing statement or a financing change statement in relation to the Goods in favour of a third party without the prior written consent of NEDF;
 - (e) immediately advise NEDF of any material change in its business practices of selling the Goods which would result in a change in the nature of proceeds derived from such sales.
- 8.4 NEDF and the Customer agree that sections 96, 115 and 125 of the PPSA do not apply to the security agreement created by these terms and conditions.
- 8.5 The Customer waives their rights to receive notices under sections 95, 118, 121(4), 130, 132(3)(d) and 132(4) of the PPSA.
- 8.6 The Customer waives their rights as a grantor and/or a debtor under sections 142 and 143 of the PPSA.
- 8.7 Unless otherwise agreed to in writing by NEDF, the Customer waives their right to receive a verification statement in accordance with section 157 of the PPSA.
- 8.8 The Customer must unconditionally ratify any actions taken by NEDF under clauses 8.3 to 8.5.
- 8.9 Subject to any express provisions to the contrary nothing in these terms and conditions is intended to have the effect of contracting out of any of the provisions of the PPSA.

9. Security and Charge

- 9.1 In consideration of NEDF agreeing to supply the Goods, the Customer charges all of its rights, title and interest (whether joint or several) in any land, realty or other assets capable of being charged, owned by the Customer either now or in the future, to secure the performance by the Customer of its obligations under these terms and conditions (including, but not limited to, the payment of any money).
- 9.2 The Customer indemnifies NEDF from and against all NEDF's costs and disbursements including legal costs on a solicitor and own Customer basis incurred in exercising NEDF's rights under this clause.
- 9.3 The Customer irrevocably appoints NEDF and each director of NEDF as the Customer's true and lawful attorney/s to perform all necessary acts to give effect to the provisions of this clause 9 including, but not limited to, signing any document on the Customer's behalf.

10. Defects, Warranties and Returns, Competition and Consumer Act 2010 (CCA)

- 10.1 The Customer must inspect the Goods on delivery and must within seven (7) days of delivery notify NEDF in writing of any evident defect/damage, shortage in quantity, or failure to comply with the description or quote. The Customer must notify any other alleged defect in the Goods as soon as reasonably possible after any such defect becomes evident. Upon such notification the Customer must allow NEDF to inspect the Goods.
- 10.2 Under applicable State, Territory and Commonwealth Law (including, without limitation the CCA), certain statutory implied guarantees and warranties (including, without limitation the statutory guarantees under the CCA) may be implied into these terms and conditions (**Non-Excluded Guarantees**).
- 10.3 NEDF acknowledges that nothing in these terms and conditions purports to modify or exclude the Non-Excluded Guarantees.
- 10.4 Except as expressly set out in these terms and conditions or in respect of the Non-Excluded Guarantees, NEDF makes no warranties or other representations under these terms and conditions including but not limited to the quality or suitability of the Goods. NEDF's liability in respect of these warranties is limited to the fullest extent permitted by law.



- 10.5 If the Customer is a consumer within the meaning of the CCA, NEDF's liability is limited to the extent permitted by section 64A of Schedule 2.
- 10.6 If NEDF is required to replace the Goods under this clause or the CCA, but is unable to do so, NEDF may refund any money the Customer has paid for the Goods.
- 10.7 If the Customer is not a consumer within the meaning of the CCA, NEDF's liability for any defect or damage in the Goods is:
- (a) limited to the value of any express warranty or warranty card provided to the Customer by NEDF at NEDF's sole discretion;
 - (b) limited to any warranty to which NEDF is entitled, if NEDF did not manufacture the Goods;
 - (c) otherwise negated absolutely.
- 10.8 Subject to this clause 10, returns will only be accepted provided that:
- (a) the Customer has complied with the provisions of clause 10.1; and
 - (b) NEDF has agreed that the Goods are defective; and
 - (c) the Goods are returned within a reasonable time at the Customer's cost (if that cost is not significant); and
 - (d) the Goods are returned in as close a condition to that in which they were delivered as is possible.
- 10.9 Notwithstanding clauses 10.1 to 10.8 but subject to the CCA, NEDF shall not be liable for any defect or damage which may be caused or partly caused by or arise as a result of:
- (a) the Customer failing to properly maintain or store any Goods;
 - (b) the Customer using the Goods for any purpose other than that for which they were designed;
 - (c) the Customer continuing the use of any Goods after any defect became apparent or should have become apparent to a reasonably prudent operator or user;
 - (d) the Customer failing to follow any instructions or guidelines provided by NEDF;
 - (e) fair wear and tear, any accident, or act of God.
- 10.10 NEDF may in its absolute discretion accept non-defective Goods for return in which case NEDF may require the Customer to pay handling fees of up to fifteen percent (15%) of the value of the returned Goods plus any freight costs.
- 10.11 Notwithstanding anything contained in this clause if NEDF is required by a law to accept a return then NEDF will only accept a return on the conditions imposed by that law.

11. Intellectual Property

- 11.1 Where NEDF has designed, drawn or developed Goods for the Customer, then the copyright in any designs and drawings and documents shall remain the property of NEDF.
- 11.2 The Customer warrants that all designs, specifications or instructions given to the NEDF will not cause NEDF to infringe any patent, registered design or trademark in the execution of the Customer's order and the Customer agrees to indemnify NEDF against any action taken by a third party against NEDF in respect of any such infringement.
- 11.3 The Customer agrees that NEDF may (at no cost) use for the purposes of marketing or entry into any competition, any documents, designs, drawings or Goods which NEDF has created for the Customer.

12. Default and Consequences of Default

- 12.1 Interest on overdue invoices shall accrue daily from the date when payment becomes due, until the date of payment, at a rate of two and a half percent (2.5%) per calendar month (and

at NEDF's sole discretion such interest shall compound monthly at such a rate) after as well as before any judgment.

- 12.2 If the Customer owes NEDF any money the Customer shall indemnify NEDF from and against all costs and disbursements incurred by NEDF in recovering the debt (including but not limited to internal administration fees, legal costs on a solicitor and own Customer basis, NEDF's collection agency costs, and bank dishonour fees).
- 12.3 Without prejudice to any other remedies NEDF may have, if at any time the Customer is in breach of any obligation (including those relating to payment) under these terms and conditions NEDF may suspend or terminate the supply of Goods to the Customer. NEDF will not be liable to the Customer for any loss or damage the Customer suffers because NEDF has exercised its rights under this clause.
- 12.4 Without prejudice to NEDF's other remedies at law NEDF shall be entitled to cancel all or any part of any order of the Customer which remains unfulfilled and all amounts owing to NEDF shall, whether or not due for payment, become immediately payable if:
- (a) any money payable to NEDF becomes overdue, or in NEDF's opinion the Customer will be unable to make a payment when it falls due;
 - (b) the Customer becomes insolvent, convenes a meeting with its creditors or proposes or enters into an arrangement with creditors, or makes an assignment for the benefit of its creditors; or
 - (c) a receiver, manager, liquidator (provisional or otherwise) or similar person is appointed in respect of the Customer or any asset of the Customer.

13. Cancellation

- 13.1 NEDF may cancel any contract to which these terms and conditions apply or cancel delivery of Goods at any time before the Goods are delivered by giving written notice to the Customer. On giving such notice NEDF shall repay to the Customer any money paid by the Customer for the Goods. NEDF shall not be liable for any loss or damage whatsoever arising from such cancellation.
- 13.2 In the event that the Customer cancels delivery of Goods the Customer shall be liable for any and all loss incurred (whether direct or indirect) by NEDF as a direct result of the cancellation (including, but not limited to, any loss of profits).
- 13.3 Cancellation of orders for Goods made to the Customer's specifications, or for non-stocklist items, will definitely not be accepted once production has commenced, or an order has been placed.

14. Privacy Act 1988

- 14.1 The Customer agrees for NEDF to obtain from a credit reporting agency a credit report containing personal credit information about the Customer in relation to credit provided by NEDF.
- 14.2 The Customer agrees that NEDF may exchange information about the Customer with those credit providers either named as trade referees by the Customer or named in a consumer credit report issued by a credit reporting agency for the following purposes:
- (a) to assess an application by the Customer; and/or
 - (b) to notify other credit providers of a default by the Customer; and/or
 - (c) to exchange information with other credit providers as to the status of this credit account, where the Customer is in default with other credit providers; and/or
 - (d) to assess the creditworthiness of the Customer.
- The Customer understands that the information exchanged can include anything about the Customer's creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act 1988.



- 14.3 The Customer consents to NEDF being given a consumer credit report to collect overdue payment on commercial credit (Section 18K(1)(h) Privacy Act 1988).
- 14.4 The Customer agrees that personal credit information provided may be used and retained by NEDF for the following purposes (and for other purposes as shall be agreed between the Customer NEDF or required by law from time to time):
- (a) the provision of Goods; and/or
 - (b) the marketing of Goods by NEDF, its agents or distributors; and/or
 - (c) analysing, verifying and/or checking the Customer's credit, payment and/or status in relation to the provision of Goods; and/or
 - (d) processing of any payment instructions, direct debit facilities and/or credit facilities requested by the Customer; and/or
 - (e) enabling the daily operation of Customer's account and/or the collection of amounts outstanding in the Customer's account in relation to the Goods.
- 14.5 NEDF may give information about the Customer to a credit reporting agency for the following purposes:
- (a) to obtain a consumer credit report about the Customer;
 - (b) allow the credit reporting agency to create or maintain a credit information file containing information about the Customer.
- 14.6 The information given to the credit reporting agency may include:
- (a) personal particulars (the Customer's name, sex, address, previous addresses, date of birth, name of employer and driver's licence number);
 - (b) details concerning the Customer's application for credit or commercial credit and the amount requested;
 - (c) advice that NEDF is a current credit provider to the Customer;
 - (d) advice of any overdue accounts, loan repayments, and/or any outstanding monies owing which are overdue by more than sixty (60) days, and for which debt collection action has been started;
 - (e) that the Customer's overdue accounts, loan repayments and/or any outstanding monies are no longer overdue in respect of any default that has been listed;
 - (f) information that, in the opinion of NEDF, the Customer has committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with the Customer's credit obligations);
 - (g) advice that cheques drawn by the Customer for one hundred dollars (\$100) or more, have been dishonoured more than once;
 - (h) that credit provided to the Customer by NEDF has been paid or otherwise discharged.

15. Building and Construction Industry Security of Payments Act 1999

- 15.1 At NEDF's sole discretion, if there are any disputes or claims for unpaid Goods and/or Services then the provisions of the Building and Construction Industry Security of Payments Act 1999 may apply.
- 15.2 Nothing in this agreement is intended to have the affect of contracting out of any applicable provisions of the Building and Construction Industry Security of Payments Act 1999 of New South Wales, except to the extent permitted by the Act where applicable.

16. General

- 16.1 The failure by NEDF to enforce any provision of these terms and conditions shall not be treated as a waiver of that provision, nor shall it affect NEDF's right to subsequently enforce that provision. If any provision of these terms and conditions shall be invalid, void, illegal or unenforceable the validity, existence, legality and enforceability of the remaining provisions shall not be affected, prejudiced or impaired.

- 16.2 These terms and conditions and any contract to which they apply shall be governed by the laws of New South Wales in which NEDF has its principal place of business, and are subject to the jurisdiction of the Port Macquarie courts in New South Wales.
- 16.3 Subject to clause 10 NEDF shall be under no liability whatsoever to the Customer for any indirect and/or consequential loss and/or expense (including loss of profit) suffered by the Customer arising out of a breach by NEDF of these terms and conditions (alternatively NEDF's liability shall be limited to damages which under no circumstances shall exceed the Price of the Goods).
- 16.4 The Customer shall not be entitled to set off against, or deduct from the Price, any sums owed or claimed to be owed to the Customer by NEDF nor to withhold payment of any invoice because part of that invoice is in dispute.
- 16.5 NEDF may license or sub-contract all or any part of its rights and obligations without the Customer's consent.
- 16.6 The Customer agrees that NEDF may amend these terms and conditions at any time. If NEDF makes a change to these terms and conditions, then that change will take effect from the date on which NEDF notifies the Customer of such change. The Customer will be taken to have accepted such changes if the Customer makes a further request for NEDF to provide Goods to the Customer.
- 16.7 Neither party shall be liable for any default due to any act of God, war, terrorism, strike, lock-out, industrial action, fire, flood, storm or other event beyond the reasonable control of either party.
- 16.8 The Customer warrants that it has the power to enter into this agreement and has obtained all necessary authorisations to allow it to do so, it is not insolvent and that this agreement creates binding and valid legal obligations on it.

Signed on behalf of the Applicant by Directors Partners Sole Trader

Signature _____ Print Name & Title _____

Signature _____ Print Name & Title _____

Date ___/___/___