

TERMS AND CONDITIONS FOR CREDIT ACCOUNT

1. I/We understand and acknowledge that normal trading terms are strictly 30 days and that payment is due by the end of the month, following the month in which the invoices or charges are debited to the account.
2. I/We undertake to pay all accounts on or before the due date and acknowledge that should payment become overdue, credit will be suspended until the account is brought within trading terms.
3. I/We understand that credit may be withdrawn at any time.
4. I/We understand that interest and/or overdue charges will be charged on overdue amounts.
5. I/We agree to pay any reasonable expenses incurred in obtaining or attempting to obtain payment of any overdue amount.

NOTICE OF DISCLOSURE OF YOUR CREDIT INFORMATION TO A CREDIT REPORTING AGENCY

Under section 18E(8)(o) of the Privacy Act, the supplier is allowed to give a Credit Reporting Agency personal information about your credit application.

If the Supplier considers it relevant to assess my/our application for Commercial Credit, I/We agree to the Supplier obtaining from a Credit Reporting Agency a Credit Report containing personal credit information about me/us in relation to Commercial Credit provided to the supplier.

If the supplier considers it relevant to collect overdue payments in respect of Commercial Credit provided to me/us, I/we agree to the Supplier receiving from a credit Reporting Agency a Credit Report containing personal Information about me/us in relation to collecting overdue payments.

I/We agree that the Supplier may give to and seek from any other credit providers named in this application and any credit provider that may be named in a credit report issued by a Credit Reporting Agency information about my/our credit arrangements, I/We understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity, that credit providers are allowed to give or receive from each other under the Privacy Act.

I/We understand that this information may be used for the following purposes;

- To assess an application by me/us for credit;
- To notify other credit providers of a default by me/us;
- To exchange information with other credit providers as to the status of this loan where I/we are in default with other credit providers;
- To assess my/our credit worthiness.

I/we acknowledge that I/We have read and understood the terms of credit and Notice of Disclosure.



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