

INTRIM GROUP PTY LTD

ABN 88 612 934 451

14 Redbank Place
PICTON NSW 2571

INTRIM

Tel: 02 4677 8000 Fax: 02 4677 3890

TERMS & CONDITIONS

The following terms and conditions will be incorporated into every contract for sale and/or delivery of goods by Intrim Group Pty Ltd ABN 88 612 934 451 and its related bodies corporate (as that term is defined in the *Corporations Act 2001*) (**Supplier**). All quotations given, orders accepted and credit extended by the Supplier is subject to the following terms.

**The Supplier's full terms and conditions of trade are applicable to all supplies of goods on credit.
A copy of the terms and conditions of trade are available on request.**

Payment terms

- The terms of payment are strictly thirty (30) days (or such other period as nominated by the supplier herein) from the date of invoice. Intrim Group Pty Ltd ABN 88 612 934 451 and its related bodies corporate (as that term is defined in the *Corporations Act 2001*) (**Supplier**) may, at any time, unilaterally vary the terms of trade in its absolute and unfettered discretion.
- Should the Applicant not pay for the goods or services supplied by the Supplier in accordance with the credit terms as provided herein, or as agreed in writing by the Supplier from time to time, the Supplier will be entitled to charge an administration fee of:
 - 10 percent of the amount of the invoice payable; and
 - a further 10 percent per annum payable per year, or part thereof, until payment by the Applicant.
- At the Supplier's sole discretion the price shall be either:
 - as indicated on any invoice provided by the Supplier to the Applicant; or
 - the Supplier's quoted price (subject to clause 4) which will be valid for the period stated in the quotation or otherwise for a period of thirty (30) days.
- The Supplier reserves the right to change the price in the event of a variation to the Supplier's quotation. Any variation from the plan of scheduled works or specifications (including, but not limited to, any variation as a result of shipping and customs delays or as a result of increases to the Supplier in the cost of materials and labour) will be charged for on the basis of the Supplier's quotation and will be shown as variations on the invoice. Payment for all variations must be made in full at their time of completion.
- At the Supplier's sole discretion a deposit may be required. The deposit amount or percentage of the Price will be stipulated at the time of order by the Supplier and shall be immediately due and payable.
- The Supplier may submit detailed progress payment claims in accordance with the Supplier's specified payment schedule. Such payment claims may include the reasonable value of authorised variations and the value of any materials delivered to the site but not yet installed.
- At the Supplier's sole discretion:
 - payment shall be due on delivery of the Goods; or
 - the Supplier may withhold delivery of the Goods until the Applicant has paid for them in full, in which case payment shall be due before the stipulated date of delivery; or
 - payment for approved Applicants shall be made by instalments in accordance with the Supplier's payment schedule.
 - the date specified on any invoice or other form as being the date for payment; or
 - failing any notice to the contrary, the date which is seven (7) days following the date of any invoice given to the Applicant by the Supplier.
- Payment may be made by cash, cheque, bank cheque, electronic/on-line banking, or by any other method as agreed to between the Applicant and the Supplier.
- Unless otherwise stated the Price does not include GST. In addition to the Price the Applicant must pay to the Supplier an amount equal to any GST the Supplier must pay for any supply by the Supplier under this or any other agreement for the sale of the Goods. The Applicant must pay GST, without deduction or set off of any other amounts, at the same time and on the same basis as the Applicant pays the Price. In addition the Applicant 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.

Acceptance

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

Change in control

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

Delivery

- Delivery ("**Delivery**") of the goods is taken to occur at the time that:
 - the Applicant or the Applicant's nominated carrier takes possession of the goods at the Supplier's address; or
 - the Supplier (or the Supplier's nominated carrier) delivers the goods to the Applicant's nominated address even if the Applicant is not present at the address.
- At the Supplier's sole discretion the cost of delivery is either included in the Price or is in addition to the Price.
- The Applicant shall make all arrangements necessary to take delivery of the goods whenever they are tendered for delivery. In the event that the Applicant is unable to take delivery of the goods as arranged then the Supplier shall be entitled to charge a reasonable fee for redelivery.
- Delivery of the goods to a third party nominated by the Applicant is deemed to be delivery to the Applicant for the purposes of this agreement.
- The Applicant shall take delivery of the goods notwithstanding that the quantity so delivered shall be either greater or lesser than the quantity purchased provided that:
 - such discrepancy in quantity shall not exceed five percent (5%); and
 - the Price shall be adjusted pro rata to the discrepancy.The Applicant must take delivery by receipt or collection of the goods whenever they are tendered for delivery. In the event that the Applicant is unable to take delivery of the goods as arranged then the Supplier shall be entitled to charge a reasonable fee for redelivery and/or storage.
- Any time or date given by the Supplier to the Applicant is an estimate only. The Applicant must still accept delivery of the goods even if late and the Supplier will not be liable for any loss or damage incurred by the Applicant as a result of the delivery being late.

Risk

- Risk of damage to or loss of the goods passes to the Applicant on Delivery and the Applicant must insure the goods on or before Delivery.
- If any of the goods are damaged or destroyed following delivery but prior to ownership passing to the Applicant, the Supplier is entitled to receive all insurance proceeds payable for the goods. The production of these terms and conditions by the Supplier is sufficient evidence of the Supplier's rights to receive the insurance proceeds without the need for any person dealing with the Supplier to make further enquiries.
- If the Applicant requests the Supplier to leave goods outside the Supplier's premises for collection or to deliver the goods to an unattended location then such goods shall be left at the Applicant's sole risk.
- Timber is a natural product and as such colour, shade tone, markings, and veining may vary from samples provided. Whilst the Supplier will make every effort to match sales samples to the finished goods the Supplier accepts no liability whatsoever where the samples differ to the finished goods.
- The Applicant acknowledges that goods supplied may:
 - exhibit variations in shade, colour, texture, surface, finish, markings and may contain natural fissures, occlusions, lines, indentations and may fade or change colour over time; and
 - expand, contract or distort as a result of exposure to heat, cold, weather; and
 - mark or stain if exposed to certain substances; and
 - be damaged or disfigured by impact or scratching.

Jurisdiction

- The Applicant acknowledges and agrees that this agreement will be governed by the laws of New South Wales, and the laws of the Commonwealth of Australia which are in force in New South Wales.
- The Applicant acknowledges and agrees that any contract for the supply of goods or services between the Supplier and the Applicant is formed at the address of the Supplier.
- The parties to this agreement submit to the non-exclusive jurisdiction of the courts of New South Wales and the relevant federal courts and courts competent to hear appeals from those courts.

Security/charges

- The Applicant charges in favour of the Supplier all of its estate and interest in any real property that the Applicant owns at present and in the future with the amount of its indebtedness hereunder until discharged.
- The Applicant charges in favour of the Supplier all of its estate and interest in any personal property that the Applicant owns at present and in the future with the amount of its indebtedness hereunder until discharged.
- The Applicant appoints as its duly constituted attorney the Supplier's company secretary from time to time to execute in the Applicant's name and as the Applicant's act and deed any real property mortgage, bill of sale or consent to any caveat the Supplier may choose to lodge against real property that the Applicant may own in any Land Titles Office in any state or territory of Australia, even though the Applicant may not have defaulted in carrying out its obligations hereunder.

30. Where the Applicant has previously entered into an agreement with the Supplier by which the Applicant has granted a charge, mortgage or other security interest (including a security interest as defined in the *Personal Property Securities Act 2009 (PPSA)*) over or in respect of real or personal property, those charges, mortgages or other security interests and the terms which directly or indirectly create rights, powers or obligations in respect thereto will continue and co-exist with the obligations and security interests created in this agreement and will secure all indebtedness and obligations of the Applicant under this agreement. The Supplier may, at its election, vary the terms of such previous charges, mortgages or other securities to reflect the terms herein

Defects, warranties and returns

31. The Applicant must inspect the Goods on delivery and must within seven (7) days of delivery notify the Supplier in writing of any evident defect/damage, shortage in quantity, or failure to comply with the description or quote. The Applicant must notify any other alleged defect in the Goods as soon as reasonably possible after any such defect becomes evident. Upon such notification the Applicant must allow the Supplier to inspect the Goods.
32. Under applicable State, Territory and Commonwealth Law (including, without limitation the *Competition and Consumer Act 2010 (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**).
33. The Supplier acknowledges that nothing in these terms and conditions purports to modify or exclude the Non-Excluded Guarantees.
34. Except as expressly set out in these terms and conditions or in respect of the Non-Excluded Guarantees, the Supplier makes no warranties or other representations under these terms and conditions including but not limited to the quality or suitability of the Goods. The Supplier's liability in respect of these warranties is limited to the fullest extent permitted by law.
35. If the Applicant is a consumer within the meaning of the CCA, the Supplier's liability is limited to the extent permitted by section 64A of Schedule 2.
36. If the Supplier is required to replace the Goods under this clause or the CCA, but is unable to do so, the Supplier may refund any money the Applicant has paid for the Goods.
37. If the Applicant is not a consumer within the meaning of the CCA, the Supplier's liability for any defect or damage in the Goods is:
- limited to the value of any express warranty or warranty card provided to the Applicant by the Supplier in the Supplier's sole discretion;
 - limited to any warranty to which the Supplier is entitled, if the Supplier did not manufacture the Goods;
 - otherwise negated absolutely.
38. Subject to this clauses 31- 41, returns will only be accepted provided that:
- the Applicant has complied with the provisions of clause 31; and
 - the Supplier has agreed that the Goods are defective; and
 - the Goods are returned within a reasonable time at the Applicant's cost (if that cost is not significant); and
 - the Goods are returned in as close a condition to that in which they were delivered as is possible.
39. Notwithstanding clauses 31 - 38 but subject to the CCA, the Supplier shall not be liable for any defect or damage which may be caused or partly caused by or arise as a result of:
- the Applicant failing to properly maintain or store any Goods;
 - the Applicant using the Goods for any purpose other than that for which they were designed;
 - the Applicant continuing the use of any Goods after any defect became apparent or should have become apparent to a reasonably prudent operator or user;
 - the Applicant failing to follow any instructions or guidelines provided by the Supplier;
 - fair wear and tear, any accident, or act of God.
40. The Supplier may in its absolute discretion accept non-defective Goods for return in which case the Supplier may require the Applicant to pay handling fees of up to fifteen percent (15%) of the value of the returned Goods plus any freight costs.
41. Notwithstanding anything contained in this clause if the Supplier is required by a law to accept a return then the Supplier will only accept a return on the conditions imposed by that law.

Default

42. Without prejudice to any other remedies the Supplier may have, if at any time the Applicant is in breach of any obligation (including those relating to payment) under these terms and conditions the Supplier may suspend or terminate the supply of Goods to the Applicant. The Supplier will not be liable to the Applicant for any loss or damage the Applicant suffers because the Supplier has exercised its rights under this clause.
43. Without prejudice to the Supplier's other remedies at law the Supplier shall be entitled to cancel all or any part of any order of the Applicant which remains unfulfilled and all amounts owing to the Supplier shall, whether or not due for payment, become immediately payable if:
- any money payable to the Supplier becomes overdue, or in the Supplier's opinion the Applicant will be unable to make a payment when it falls due;
 - the Applicant 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
 - a receiver, manager, liquidator (provisional or otherwise) or similar person is appointed in respect of the Applicant or any asset of the Applicant.

Purpose of credit

44. The Applicant acknowledges and agrees that the credit to be provided to the Applicant by the Supplier is to be applied wholly or predominantly for commercial purposes.

Formation of contract

45. Quotations made by the Supplier will not be construed as an offer or obligation to supply in accordance with the quotation. The Supplier reserves the right to accept or reject, at its discretion, any offer to purchase received by it. Only written acceptance by the Supplier of the Applicant's offer will complete a contract.
46. Placement of an order, either verbally or in writing, will imply acceptance of the Supplier's offer and of these terms and conditions.

Retention of title

47. Title in the goods does not pass to the Applicant until the Applicant has made payment in full for the goods and, further, until the Applicant has made payment in full of all the other money owing by the Applicant to the Supplier (whether in respect of money payable under a specific contract or on any other account whatsoever).
48. Whilst the Applicant has not paid for the goods supplied in full at any time, the Applicant agrees that property and title in the goods will not pass to the Applicant and the Supplier retains the legal and equitable title in those goods supplied and not yet sold.
49. Until payment in full has been made to the Supplier, the Applicant will hold the goods in a fiduciary capacity for the Supplier and agrees to store the goods in such a manner that they can be identified as the property of the Supplier, and will not mix the goods with other similar goods.
50. The Applicant will be entitled to sell the goods in the ordinary course of its business, but until full payment for the goods has been made to the Supplier, the Applicant will sell as agent and bailee for the Supplier and the proceeds of sale of the goods will be held by the Applicant on trust for the Supplier absolutely.
51. The Applicant's indebtedness to the Supplier, whether in full or in part, will not be discharged by the operation of clause 50 hereof unless and until the funds held on trust are remitted to the Supplier.
52. The Applicant agrees that whilst property and title in the goods remains with the Supplier, the Supplier has the right, with or without prior notice to the Applicant, to enter upon any premises occupied by the Applicant (or any receiver, receiver and manager, administrator, liquidator or trustee in bankruptcy of the Applicant) to inspect the goods of the Supplier and to repossess the goods which may be in the Applicant's possession, custody or control when payment is overdue.
53. The Applicant will be responsible for the Supplier's costs and expenses in exercising its rights under clause 52. Where the Supplier exercises any power to enter the premises, that entry will not give rise to any action of trespass or similar action on the part of the Applicant against the Supplier, its employees, servants or agents.
54. The Applicant agrees that where the goods have been retaken into the possession of the Supplier, the Supplier has the absolute right to sell or deal with the goods, and if necessary, sell the goods with the trademark or name of the Applicant on those goods, and the Applicant hereby grants an irrevocable licence to the Supplier to do all things necessary to sell the goods bearing the name or trademark of the Applicant.
55. For the avoidance of doubt, the Supplier's interest constitutes a 'purchase money security interest' pursuant to the PPSA.

Cancellation of terms of credit

56. The Supplier reserves the right to withdraw credit at any time, whether the Applicant is in default under the terms of this agreement or not.
57. Upon cancellation with or without notice all liabilities incurred by the Applicant become immediately due and payable to the Supplier.

Indemnity

58. The Applicant agrees to indemnify the Supplier and keep the Supplier indemnified against any claim. This indemnity includes any legal fees and expenses the Supplier incurs in order to enforce its rights, on an indemnity basis.

Provision of further information

59. The Applicant undertakes to comply with any request by the Supplier to provide further information for the purpose of assessing the Applicant's creditworthiness, including an updated credit application.
60. If the Applicant is a corporation (with the exception of a public listed company), it must advise the Supplier of any alteration to its corporate structure (for example, by changing directors, shareholders, or its constitution). In the case of a change of directors or shareholders the Supplier may ask for new guarantors to sign a guarantee and indemnity.

Corporations

61. If the Applicant is a corporation, the Applicant warrants that all of its directors have signed this agreement and that all of its directors will enter into a guarantee and indemnity with the Supplier in relation to the Applicant's obligations to the Supplier.

Trustee capacity

62. If the Applicant is the trustee of a trust (whether disclosed to the Supplier or not), the Applicant warrants to the Supplier that:
- the Applicant enters into this agreement in both its capacity as trustee and in its personal capacity;
 - the Applicant has the right to be indemnified out of trust assets;
 - the Applicant has the power under the trust deed to sign this agreement; and
 - the Applicant will not retire as trustee of the trust or appoint any new or additional trustee without advising the Supplier.

63. The Applicant must give the Supplier a copy of the trust deed upon request.

Partnership

64. If the Applicant enters into this agreement as partners, the Applicant warrants that all of the partners have signed this agreement and that all of the partners will enter into a guarantee and indemnity with the Supplier in relation to the Applicant's obligations to the Supplier.
65. If the Applicant is a partnership, it must not alter its partnership (for example, adding or removing partners or altering its partnership agreement) without advising the Supplier. In the case of a change of partners, the Supplier may ask for new guarantors to sign a guarantee and indemnity.

Insolvency

66. If the Applicant becomes insolvent, the Applicant remains liable under this agreement for payment of all liabilities incurred hereunder. The Applicant remains liable under this agreement even if the Supplier receives a dividend or payment as a result of the Applicant being insolvent.

Waiver

67. A waiver of any provision or breach of this agreement by the Supplier must be made by an authorised officer of the Supplier in writing. A waiver of any provision or breach of this agreement by the Applicant must be made by the Applicant's authorised officer in writing.
68. Until ownership of the goods passes, the Applicant waives its rights it would otherwise have under the PPSA:
- under section 95 to receive notice of intention to remove an accession;

- (b) under section 118 to receive notice that the Supplier intends to enforce its security interest in accordance with land law;
- (c) under section 121(4) to receive a notice of enforcement action against liquid assets;
- (d) under section 129 to receive a notice of disposal of goods by the Supplier purchasing the goods;
- (e) under section 130 to receive a notice to dispose of goods;
- (f) under section 132(2) to receive a statement of account following disposal of goods;
- (g) under section 132(4) to receive a statement of account if no disposal of goods for each 6 month period;
- (h) under section 135 to receive notice of any proposal of the Supplier to retain goods;
- (i) under section 137(2) to object to any proposal of the Supplier to retain or dispose of goods;
- (j) under section 142 to redeem the goods;
- (k) under section 143 to reinstate the security agreement; and
- (l) under section 157(1) and 157(3) to receive a notice of any verification statement.

Costs

- 69. The Applicant must pay for its own legal, accounting and business costs and all costs incurred by the Supplier relating to any default by the Applicant. The Applicant must also pay for all stamp duty and other taxes payable on this agreement (if any).
- 70. The Applicant will pay the Supplier's costs and disbursements incurred in pursuing any recovery action, or any other claim or remedy, against the Applicant, including collection costs, debt recovery fees and legal costs on an indemnity basis. Such costs and disbursements will be due and payable by the Applicant to the Supplier irrespective of whether pursuit of the recovery action, claim or remedy is successful.
- 71. The Applicant acknowledges and agrees that payments by the Applicant will be applied by the Supplier as follows.
 - (a) Firstly, in payment of any and all collection costs and legal costs in accordance with clauses 52 and 70.
 - (b) Secondly, in payment of any interest incurred in accordance with clause 77.
 - (c) Thirdly, in payment of the outstanding invoice(s).
- 72. In circumstances where the Supplier seeks to enforce a purchase money security interest under the PPSA over collateral or proceeds (these terms being consistent with the terms defined in the PPSA), payments received from the Applicant will be allocated in a manner at the Supplier's absolute and unfettered discretion, so as to attribute, to the greatest extent possible, the unpaid balance of the debt to the purchase money obligation in respect of the collateral and/or proceeds over which the Supplier seeks to enforce its purchase money security interest.
- 73. To the extent that payments have been allocated to invoices by the Supplier in its business records, the Supplier may, at its sole and unfettered discretion, allocate and/or retrospectively reallocate payments in any manner whatsoever at the Supplier's absolute discretion, including in a manner inconsistent with clause 72 herein.
- 74. Payments allocated (and/or reallocated) under clause 72 and/or 73 will be treated as though they were allocated (and/or reallocated) in the manner determined by the Supplier on the date of receipt of payment.

Taxes and duty

- 75. The Applicant must pay GST on any taxable supply made by the Supplier to the Applicant under this agreement. The payment of GST is in addition to any other consideration payable by the Applicant for a taxable supply.
- 76. If as a result of:
 - (a) any legislation becoming applicable to the subject matter of this agreement; or
 - (b) any changes in legislation or its interpretation by a court of competent jurisdiction or by any authority charged with its administration;
 the Supplier becomes liable to pay any tax, duty, excise or levy in respect of the amounts received from the Applicant, then the Applicant must pay the Supplier these additional amounts on demand.

Interest rates

- 77. The interest rate on any outstanding debts is a fixed rate of 15 percent per annum.

Set-off

- 78. All payments required to be made by the Applicant under this agreement will be made free of any set-off, or counterclaim and without deduction or withholding.
- 79. Any amount due to the Supplier from time to time may be deducted from any monies which may be or may become payable to the Applicant by the Supplier.

Miscellaneous

- 80. The Supplier is not liable for any loss caused to the Applicant by reason of strikes, lockouts, fires, riots, war, embargoes, civil commotions, acts of God or any other activity beyond the Supplier's control.
- 81. In relation to the supply of goods, the Supplier's liability is limited to:
 - (a) replacing the goods or supplying similar goods;
 - (b) repairing the goods;
 - (c) providing the cost for replacing the goods or for acquiring equivalent goods; and
 - (d) providing the cost for having the goods repaired.
- 82. In relation to the supply of services, the Supplier's liability is limited to:
 - (a) supplying the service again; or
 - (b) providing for the cost of having the services supplied again.
- 83. The Supplier is not liable, whether claims are made or not, for loss of profit, economic or financial loss, damages, consequential loss, loss of opportunity or benefit, loss of a right or any other indirect loss suffered by the Applicant.
- 84. The Applicant will, at the request of the Supplier, execute documents and do such further acts as may be required for the Supplier to register the security interest granted by the Applicant under the PPSA.
- 85. The Applicant agrees to accept service of any document required to be served, including any notice under this agreement or the PPSA or any originating process, by prepaid post at any address nominated in this application or any other address later notified to the Supplier by the Applicant or the Applicant's authorised representative.
- 86. The Applicant further agrees that where we have rights in addition to those under part 4 of the PPSA, those rights will continue to apply.
- 87. The Applicant irrevocably grants to the Supplier the right to enter upon the Applicant's property or premises, without notice, and without being in any way liable to the Applicant or to any third party, if the Supplier has cause to exercise any of their rights under sections 123 and/or 128 of the PPSA, and the Applicant shall indemnify the Supplier from any claims made by any third party as a result of such exercise.
- 88. Nothing in this agreement shall be read or applied so as to purport to exclude, restrict or modify or have the effect of excluding, restricting or modifying the application in relation to the supply of any goods and/or services pursuant to this agreement of all or any of the provisions the CCA or any relevant State or Federal Legislation which by law cannot be excluded, restricted or modified.

Severance

- 89. If any provision of this agreement is not enforceable in accordance with its terms, other provisions which are self-sustaining are, and continue to be, enforceable in accordance with their terms.
- 90. If any part of this agreement is invalid or unenforceable, that part is deleted and the remainder of the agreement remains effective.

Variation

- 91. The Applicant agrees that these terms and conditions may be varied, added to, or amended by an authorised officer of the Supplier at any time by written notice to the Applicant.
- 92. Any proposed variation to these terms and conditions by the Applicant must be requested in writing. The Supplier may refuse any such request without providing reasons either orally or in writing.
- 93. Variations requested by the Applicant will only be binding upon the Supplier if they are accepted in writing.

Consent to register

- 94. The Applicant hereby consents to the Supplier recording the details of this Agreement on the Personal Property Securities Register and agrees to do all things necessary and reasonably required by the Supplier to effect such registration.
- 95. The Applicant waives any right or entitlement to receive notice of the registration of any security interest(s) created by this instrument on the Personal Property Securities Register.

Entire agreement

- 96. This agreement constitutes the entire agreement between the parties relating in any way to its subject matter. All previous negotiations, understandings, representations, warranties, memoranda or commitments about the subject matter of this agreement are merged in this agreement and are of no further effect. No oral explanation or information provided by a party to another affects the meaning or interpretation of this agreement or constitutes any collateral agreement, warranty or understanding.
- 97. Notwithstanding the preceding paragraph, in circumstances where there is a pre-existing written credit agreement (**Original Agreement**) between the Applicant and the Supplier, these terms and this agreement will constitute a variation of the Original Agreement whereby the terms of the Original Agreement are deleted and replaced with the terms herein, unless the terms of the Original Agreement are otherwise expressly or implicitly preserved by the terms herein in which case they will co-exist with the terms herein, and, to the extent of any inconsistency, these terms will prevail.

Privacy Act

- 98. The Applicant agrees to the terms of the Privacy Statement pursuant to the *Privacy Act 1988* (as amended by the *Privacy Amendment (Enhancing Privacy Protection) Act 2012* contained in this document.

PRIVACY STATEMENT

1. This privacy statement encompasses consents, notifications and disclosures under or in relation to the *Privacy Act 1988* (as amended by the *Privacy Amendment (Enhancing Privacy Protection) Act 2012*) (Act).
2. The terms of this statement operate concurrently with any pre-existing privacy statement, authorisation or notification, whether contained in our credit application, terms and conditions of trade or otherwise, save to the extent of any inconsistency in which case the terms of this privacy statement shall prevail.
3. For the purpose of this statement, the terms "personal information", "sensitive information", "credit eligibility information", "credit information", "commercial credit purpose", "credit guarantee purpose", "consumer credit purpose", "credit reporting body", "credit provider", "credit reporting information", "credit reporting code" carry the same meaning as under the Act and the term "Information" means personal information, sensitive information, credit eligibility information, credit reporting information and credit information, both severally and collectively.
4. The Supplier may collect personal information about the Applicant and/or Guarantor(s) for the Supplier's primary purposes which include the assessment of a credit application, reviewing existing credit terms, assessing credit worthiness, collecting overdue payments, assessing credit guarantees (current and prospective), internal management purposes, marketing, sales and business development purposes and direct marketing.
5. The Applicant and/or Guarantor(s) consent to the Supplier collecting, using and disclosing personal information (including sensitive information) for both their primary purposes specified herein and purposes other than the primary purposes, including the purpose of direct marketing.
6. The Supplier may collect, and may already have collected, Information from the Applicant and/or Guarantor(s), other credit providers, credit reporting bodies and other third parties for the purposes of its functions and activities including, but not limited to, credit, sales, marketing and administration. If the Information was not collected by the Supplier it may restrict or impede upon the Supplier trading with, extending credit to, continuing to extend credit to or extending further credit to the Applicant and/or Guarantor(s) or their related bodies corporate.
7. The Applicant and/or Guarantor(s) consent to the Supplier obtaining and making disclosure of Information about the Applicant and/or Guarantor(s) from and to a credit reporting body and/or another credit provider for a commercial credit related purpose and/or a credit guarantee purpose and/or a consumer credit purpose and/or another related purpose. The Supplier notifies the Applicant and/or Guarantor(s) that it may use and/or disclose credit eligibility information under section 21G of the Act.
8. The Supplier may provide personal information about the Applicant and/or Guarantor(s) to any or all of the credit reporting bodies nominated below. The Supplier intends to disclose default information to any or all of the credit reporting bodies listed below. The Applicant and/or Guarantor(s) consent to such disclosure. The Supplier's credit reporting policy contains a statement of notifiable matters in accordance with s21C of the Act and items 4.1 and 4.2 of the Credit Reporting Code in respect of disclosure to credit reporting bodies including what the information may be used for, what the Supplier may disclose and the Applicant's and/or Guarantor(s)' right to request limitations to the use of their information.

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| Veda Advantage Level 15, 100 Arthur Street NORTH SYDNEY NSW 2060 Tel: 1300 921 621 | Creditor Watch Level 13, 109 Pitt Street SYDNEY NSW 2000 Tel: 1300 501 312 | NCI Level 2, 165 Grenfell St ADELAIDE SA 5000 Tel: 1800 882 820 | Dun & Bradstreet Level 2, 143 Coronation Drive MILTON QLD 4064 Tel: 07 3360 0600 | Experian Level 6, 549 St Kilda Road MELBOURNE VIC 3004 Tel: 03 9699 0100 |
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9. The Supplier may disclose Information to, and about them and the Applicant and/or Guarantor(s) hereby acknowledge that they consent to the disclosure of such information to the Supplier's employees, subsidiaries, employees, agents and related bodies corporate, past, present or prospective credit providers of the Applicant and/or Guarantor(s) or their related bodies corporate, including for the purpose of that person considering whether to offer to act as guarantor or offer security for that credit, and/or overseas recipients and recipients who do not have an Australian link.
10. By reason of the Applicant's and/or Guarantor(s)' consent to the disclosure to overseas recipients hereunder, APP 8.1 will not apply to the Supplier's dealing with the Applicant's and/or Guarantor(s)' Information.
11. A full copy of the Supplier's privacy policy and credit reporting policy can be obtained from the Supplier's website (details above) or by making a request in writing directed to the Supplier's privacy officer. The Supplier's privacy policy and credit reporting policy contain information about how to access and seek correction of Information, or how to complain about a breach of the Act, APP, code(s) and how the Supplier will deal with any such complaint.
12. The Applicant and/or Guarantor(s) will be deemed to have acknowledged and accepted the terms of this privacy statement by either signing and returning this statement, failing to provide written notification to the Supplier within 14 days of receipt of this statement that its terms are not accepted, continuing to trade with the Supplier after receipt of this Statement or, if the Applicant and/or Guarantor(s) are directors or guarantors of a customer, by not taking steps to prevent the customer from continuing to trade with the Supplier after receipt of this statement.