



# CREDIT APPLICATION

**Please note all sections must be completed**

## APPLICATION FOR CREDIT ACCOUNT AND AGREEMENT

**B SHORE Fire Testing Pty Ltd** (the Company) and (the Client) as named below understand this is a contract and the document comprises the credit application and the Company's terms and conditions attached to it. This application may include a guarantee/s which must be completed in full in order to process this application. If you sign the documents you will be bound by its terms. You should read the terms of the documents carefully and seek legal advice about its terms.

**I/We hereby apply for a Credit Account and submit the following information**

Business Name	_____		
ABN	_____		
Date you commenced Business under this trading name	_____		
Trading Address	_____		
	Suburb _____	Post Code	_____
Postal Address	_____		
	Suburb _____	Post Code	_____
Business Phone	_____	Business Fax	_____
		Mobile	_____
Email Address Accounts	_____	Email Address for Reports	_____

B SHORE Fire Service has proudly pledged to "**The Australian Supplier Payment Code**" which is a voluntary national code for fair payment from businesses to their small business suppliers.

By pledging to this "Code", B SHORE Fire Service Pty Limited **proudly** commits to:

- Pay small business suppliers within 30 days (subject to conditions)
- Pay all suppliers on time
- Provide clear guidance about payment procedures to suppliers
- Work with suppliers to improve invoicing and payments practices
- Improve processes for resolving payment disputes and complaints
- Establish basic reporting on company policies and practices to comply with the "Code".

B SHORE Fire Service encourages their business partners (of all sizes) to become signatories to "The Australian Supplier Payment Code", to take ownership of this very important issue.

## BUSINESS STRUCTURE

**SOLE TRADER / PARTNERSHIP** (Business is not incorporated and does not have an ACN)

**COMPANY / INCORPORATED ASSOCIATION**

Type:  Pty Ltd (Proprietary Limited)  Ltd (Limited – Public Company)  Incorporated Association

**TRUST**

Registered Trading Name \_\_\_\_\_

Personal details of all registered proprietors of the trading name: (if more than 3 please attach details of extra proprietors)

Full Name \_\_\_\_\_ Home Phone: \_\_\_\_\_ D.O.B. \_\_\_\_\_

Residential Address \_\_\_\_\_ Post Code \_\_\_\_\_

Full Name \_\_\_\_\_ Home Phone: \_\_\_\_\_ D.O.B. \_\_\_\_\_

Residential Address \_\_\_\_\_ Post Code \_\_\_\_\_

Full Name \_\_\_\_\_ Home Phone: \_\_\_\_\_ D.O.B. \_\_\_\_\_

Residential Address \_\_\_\_\_ Post Code \_\_\_\_\_

Registered Name \_\_\_\_\_

ACN \_\_\_\_\_ (must be 9 digits)

Date of Incorporation \_\_\_\_\_ State of Incorporation \_\_\_\_\_

*Note: If a personal / director guarantee is required, these should be included with this form and must be signed by all directors of the company*

Registered Trust Name \_\_\_\_\_

Trust Type \_\_\_\_\_

Trustee \_\_\_\_\_

Address of Trustee \_\_\_\_\_

Suburb \_\_\_\_\_ Post Code \_\_\_\_\_

## APPLICATION FOR CREDIT ACCOUNT AND AGREEMENT

### CREDIT DETAILS

Please note that all accounts are strictly 28 days from Date of Invoice

1. Name \_\_\_\_\_ Position \_\_\_\_\_ Phone \_\_\_\_\_
2. Name \_\_\_\_\_ Position \_\_\_\_\_ Phone \_\_\_\_\_

### TRADE REFERENCES

**Please list three trade references with which you have a credit account with. By listing a reference you authorise us to contact them to discuss your trading history and to verify your details.**

- |                       |                           |                 |
|-----------------------|---------------------------|-----------------|
| Business Name _____   | Date account opened _____ |                 |
| Contact Name _____    | Phone: _____              | Fax _____       |
| Trading Address _____ |                           | Post Code _____ |
| Business Name _____   | Date account opened _____ |                 |
| Contact Name _____    | Phone: _____              | Fax _____       |
| Trading Address _____ |                           | Post Code _____ |
| Business Name _____   | Date account opened _____ |                 |
| Contact Name _____    | Phone: _____              | Fax _____       |
| Trading Address _____ |                           | Post Code _____ |

### PERSONAL GUARANTEE INDEMNITY AND CHARGE

**DECLARATION BY/FOR AND ON BEHALF OF THE APPLICANT/S / CLIENT** (Please read carefully before signing)

1. I/We declare and warrant that the applicant/s are neither bankrupt nor insolvent and have not committed any act of bankruptcy nor traded whilst insolvent within the previous 3 years.
2. I/We authorise the Company to conduct such credit and financial checks on the Client (and any guarantors) as deemed necessary at any time, and consent to such checks for the purposes of the Privacy Act 1988 (Cth), and consent to disclosure of such information to a credit reporting or recovery agents.
3. I/We acknowledge and agree to the General Terms of Trade that accompanies this Application for Credit and agree to be bound by the General Terms and Conditions of Trade upon signing the document.
4. I/We acknowledge that the Client and each of the Guarantors have received a complete and legible copy of this Agreement and Terms and Conditions before signing it.
5. I acknowledge and warrant that I am duly authorised to sign and make this application.

**Signature of Applicant # 1**

I witnessed Applicant # 1 sign this document on the date indicated:

.....  
Signature Date

.....  
Signature of Witness Date

.....  
Name (please print)

.....  
Name of Witness (please print)

**Signature of Applicant # 2**

I witnessed Applicant # 1 sign this document on the date indicated:

.....  
Signature Date

.....  
Signature of Witness Date

.....  
Name (please print)

.....  
Name of Witness (please print)

**Signature of Applicant # 3**

I witnessed Applicant # 1 sign this document on the date indicated:

.....  
Signature Date

.....  
Signature of Witness Date

.....  
Name (please print)

.....  
Name of Witness (please print)

By signing this Credit Application you are agree to be bound by our Terms and Conditions of the following pages

**This Guarantee is made on:** \_\_\_\_\_ (insert full date)

**BETWEEN THE SUPPLIER:** \_\_\_\_\_  
Supplier Business Name

\_\_\_\_\_  
Full Trading Address

**AND THE GUARANTOR:** \_\_\_\_\_ Guarantor Full Name  
\_\_\_\_\_ Guarantor D.O.B.

\_\_\_\_\_  
Full Residential Address

\_\_\_\_\_ Home Phone      \_\_\_\_\_ Mobile Phone      \_\_\_\_\_ Email

**RECITALS**

The Supplier and the Customer identified below have entered into an *on-going supply agreement* that commenced with a **Credit**

**Application** submitted by the Customer on ....., and in consideration of the Supplier agreeing at the request of the Guarantor to supply goods and services to the Customer, the Guarantor hereby grants this Deed of Guarantee, Indemnity and Charge and agrees as follows:

**THE CUSTOMER:** \_\_\_\_\_ Full Business/Company Name      \_\_\_\_\_ A.C.N.

\_\_\_\_\_  
Full Trading Address

## TERMS OF THE GUARANTEE

**Please read carefully before signing and seek independent legal advice about the Terms of this document.**

**IN WITNESS THEREOF, THIS DEED HAS BEEN EXECUTED ON THE DATE SET OUT ABOVE.**

Signed, **sealed** and delivered by the Guarantor in the presence of:

_____ Signature of Guarantor	_____ Print full name of Guarantor	_____ Date
_____ Signature of Witness	_____ Print full name of Witness	_____ Date

### 1. Definitions and interpretation.

- References to laws include regulations, instruments, by-laws, and all other subordinate legislation or orders made by any authority with jurisdiction in respect of this Guarantee.
- If any part of this Guarantee is found to be void, unlawful or unenforceable then that part will be deemed to be severed from the document and the severed part will not affect the validity and enforceability of any remaining provisions.
- The laws of the State of Victoria apply to this Guarantee, and the parties submit to the exclusive jurisdiction of the Courts of Victoria.
- Any change to this Guarantee **MUST BE IN WRITING AND SIGNED** by both parties.
- An obligation imposed by this Guarantee on or in favour of more than one person binds or benefits all of them jointly and each of them individually.
- The use of one gender includes the other and the singular includes the plural and vice versa.
- This Guarantee is ongoing and binds that person's legal personal representative/executor.

### 2. General

- The undersigned Guarantor hereby:
  - Guarantees the due performance and obligations of the Customer to the Supplier and to be subject to and agrees to be bound by all terms and conditions contained in the agreement between them;
  - Indemnifies and agrees to keep indemnified the Supplier from and against any and all damages, cost, losses and expenses which the Supplier may suffer or incur in any way out of or consequent upon or rising directly or indirectly out of the Agreement between the Supplier and the Customer, including costs and legal fees on a solicitor and own client basis;
  - Acknowledges that the liability of the Guarantor will not be affected by the granting of time or other indulgence or concession to the Customer, or by the compromise, release, abandonment, waiver, variation, relinquishment or renewal of any of the rights of the Company against the Customer or by any neglect or omission relating to sureties which would or might but for this provision release the Guarantor from their obligations;
  - Acknowledges and agrees that the Supplier is at liberty to act as though the Guarantor is the primary debtor jointly and severally liable with the Customer, and the Guarantor waives all rights either at law or in equity or under any statute that the Guarantor might otherwise be entitled to claim or enforce as a defence to any action brought by the Supplier; (e) Acknowledges that payment of Goods and Services Tax imposed by the Supplier by reason of supply of goods and services or both to the Customer shall also be guaranteed by the Guarantor.
  - I authorise the Supplier to conduct such credit and financial checks as deemed necessary at any time, and consent to such checks for the purposes of the Privacy Act 1988 (Cth), and consent to disclosure of such information to a credit reporting or recovery agents.

### 3. Warranties

- The Guarantor gives the following warranties in the knowledge that the Supplier has relied on them in entering into this Deed of Guarantee:
  - That the Guarantor has read and understood this Deed;
  - That the Supplier has afforded the Guarantor full and unrestricted opportunity of seeking independent legal advice on the Guarantor's obligations under this Deed prior to the signing of this Deed; (c) That the Guarantor has sought and obtained such legal and accounting advice as they may have required before executing this Deed.

### 4. Interpretation

- In these terms and conditions:
  - "The Company" means the entity stated in the Application for Credit and any related body corporate as defined in the *Corporations Act 2001* (Cth) and its successors and assigns.
  - "Client" means the entity stated in the Application for Credit, its successors and assigns and any other person offering to contract with the Company on these terms and conditions or, where such person is acting in the course of employment, such persons as employer.

### 5. Agents

- The Company shall be at liberty to retain any of its authorised agents or any other entity it sees fit and at the sole discretion of the Company and the Client consents to disclosure of information about the Client or its contacts to these agents.

### 6. Risk

- Should the Company elect to post any goods or organise delivery of goods, the Client's risk of loss or damage to such good passes to the Client on the date and at the time that the goods were ordered, and it is the Client's responsibility to ensure these goods are insured and covered for their time in transit.

### 7. Transactions contemplated by this Agreement

- The Company's tender of delivery of goods and services under this Agreement is a condition of the Client's duty to accept the goods or services provided and, unless otherwise agreed, the Client's duty to pay for them.

### 8. Disputes

- If the Client disputes any goods sold or services supplied by the Company are faulty or defective or disputes the Invoices the Company has issued, the Client must notify their reasons in writing to the Company within 14 days of the Invoice date, failing which the Client loses any right to dispute the quality of the goods, services or quantum of.

### 9. Payment

- The Client agrees to pay all amounts due in clear funds within the Company's agreed timeframe but no later than 28 days from the date of invoice. The Client agrees that if it fails to pay in accordance with this clause, the Company may:
  - Charge a late payment fee of 5% on all amounts paid after the due date;
  - Charge interest on debts at 20% per annum from time to time;
  - Charge a dishonour handling fee in the amount of \$95.00;
  - Recover all collections costs and expenses incurred in collecting overdue accounts on an indemnity basis;
  - Withhold supply;
  - Sue for the money owing on the goods or services provided.
- In the event where this agreement has been entered into by more than one party each party shall be jointly and severally liable for any amounts overdue.



**10. Default**

- 10.1 The Client will be in default if the Client does not pay any monies payable when called upon so to do the Client and the Guarantor jointly and severally acknowledge and agree that the Company is authorised to contact a credit reporting agency throughout the term of the Agreement to obtain a report about the creditworthiness of either the Client or the Guarantor or both.
- 10.2 The Client and the Guarantor jointly and severally authorise the Company to engage in the exchange of information with a credit reporting agency or with other such parties as are necessary to give effect to the contract and to the ongoing relationship between the parties hereto.
- 10.3 The Company reserves the right to report a Client's delinquent account to a credit reporting agency should payment remain outstanding for more than 60 days. In addition the Company may refer the outstanding account for debt collection or issue legal proceedings to recover any outstanding invoices. Should an account be referred for debt collection the Client acknowledges and agrees to pay debt collection charges to be calculated at not less than 20% plus GST and will be incurred on the day the Company refers the matter to their nominated debt collection agency. The client shall also be liable for interest and all legal recovery costs associated with such action on a solicitor and own client or indemnity cost basis.

**11. Right to amend terms and conditions**

- 11.1 The Company reserves the right to amend terms and conditions of this agreement by giving the Client notice in writing of the amended terms and conditions to the Client's address as specified on the face of this agreement or as notified by the Client from time to time. The Client is deemed to accept any amended Terms and Condition unless it notifies the Company in writing within seven days of its objection to the proposed amendment to the Terms and Conditions.

**Acknowledgement**

**12. Severance and Waiver**

- 12.1 If any part of this agreement is found to be void, unlawful, or unenforceable then that part will be deemed to be severed from the agreement and the severed part will not affect the validity and enforceability of any remaining provisions. Any waiver of the Company's right under this agreement must be in writing and signed by an authorised representative of the Company.

**13. Jurisdiction**

- 13.1 The agreement shall be deemed to have been made in Victoria and shall be interpreted in accordance with the Laws of Victoria, Australia, and the parties submit to the exclusive jurisdiction of the Victoria Courts.

**14. Consumer Credit Code**

- 14.1 The Client and Guarantors declare that the credit to be provided is to be applied wholly or predominantly for business purposes and not for personal, domestic or household purposes.

I/We acknowledge that I/we have read and understood the contents of these terms and conditions.

**Signature of Applicant # 1**

..... /...../.....  
 Signature Date

..... /...../.....  
 Name (please print)

**Signature of Applicant # 2**

..... /...../.....  
 Signature Date

**Signature of Applicant # 3**

..... /...../.....  
 Signature Date

..... /...../.....  
 Name (please print)