

Credit Account Application

To Be Completed By Applicants - Please complete all sections and read the Terms and Conditions of Trade overleaf or attached.

Customer's Details: <input type="checkbox"/> Individual <input type="checkbox"/> Sole Trader <input type="checkbox"/> Trust <input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Other:				
Full or Legal Name:				
Trading Name (if different from above):				
Physical Address:			State:	Postcode:
Billing Address:			State:	Postcode:
Email Address:				
Phone No:		Fax No:		Mobile No:
Personal Details: <i>(please complete if you are an Individual)</i>				
D.O.B.			Driver's Licence No:	
Business Details: <i>(please complete if you are a Sole Trader, Trust, Partnership, Company or Other – as specified)</i>				
ABN:		ACN:		Date Established <i>(current owners)</i> :
Nature of Business:				
Paid Up Capital: \$		Estimated Monthly Purchases: \$		Credit Limit Required: \$
Principal Place of Business is: <input type="checkbox"/> Rented <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <i>(to whom)</i> :				
Directors / Owners / Trustee <i>(if more than two, please attach a separate sheet)</i>				
(1) Full Name:				
Director Identification No:			D.O.B.	
Private Address:			State:	Postcode:
Driver's Licence No:		Phone No:		Mobile No:
(2) Full Name:				
Director Identification No:			D.O.B.	
Private Address:			State:	Postcode:
Driver's Licence No:		Phone No:		Mobile No:
Account Terms: <input type="checkbox"/> 30 Days EOM <input type="checkbox"/> Other:				
Purchase Order Required? <input type="checkbox"/> YES <input type="checkbox"/> NO		Accounts to be emailed? <input type="checkbox"/> YES <input type="checkbox"/> NO		
Accounts Email Address:				
Accounts Contact:			Phone No:	
Bank and Branch:			Account No:	
Trade References: <i>(please provide companies that are willing to do trade references)</i>				
Name:		Address:		Phone / Fax / Email:
1.				
2.				
3.				

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 Sunlite Hardware Pty Limited T/A Sunlite Mitre 10 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.

SIGNED (CUSTOMER): _____	SIGNED (SUNLITE): _____
Name: _____	Name: _____
Position: _____	Position: _____
Date: _____	Date: _____

OFFICE USE ONLY				
Account / Ref. No.	CREDIT LIMIT	APPROVED BY	DATA INPUTTED	DATE
	\$			/ /

Sunlite Mitre 10 – Terms & Conditions of Trade

1.	Definitions	4.1	The Customer shall give Sunlite 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, change of trustees, or business practice). The Customer shall be liable for any loss incurred by Sunlite as a result of the Customer's failure to comply with this clause.	10.2	(b) the Customer has met all of its other obligations to Sunlite. Receipt by Sunlite 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.
1.1	"Confidential Information" means information of a confidential nature whether oral, written or in electronic form including, but not limited to, this Contract, either party's intellectual property, operational information, know-how, trade secrets, financial and commercial affairs, Contracts, client information (including but not limited to, "Personal Information" such as: name, address, D.O.B, occupation, driver's license details, electronic contact (email, Facebook or Twitter details), medical insurance details or next of kin and other contact information (where applicable), previous credit applications, credit history) and pricing details.	5.	Price and Payment	10.3	It is further agreed that, until ownership of the Goods passes to the Customer in accordance with clause 10.1: (a) the Customer is only a bailee of the Goods and must return the Goods to Sunlite on request; (b) the Customer holds the benefit of the Customer's insurance of the Goods on trust for Sunlite and must pay to Sunlite 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 Sunlite and must pay or deliver the proceeds to Sunlite 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 Sunlite and must sell, dispose of or return the resulting product to Sunlite as it so directs; (e) the Customer irrevocably authorises Sunlite to enter any premises where Sunlite believes the Goods are kept and recover possession of the Goods; (f) Sunlite 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 Sunlite; (h) Sunlite may commence proceedings to recover the Price of the Goods sold notwithstanding that ownership of the Goods has not passed to the Customer.
1.2	"Contract" means the terms and conditions contained herein, together with any quotation, order, invoice or other document or amendments expressed to be supplemental to this Contract.	5.1	At Sunlite's sole discretion, the Price shall be either: (a) as indicated on any invoice provided by Sunlite to the Customer; or (b) Sunlite's quoted Price (subject to clause 5.2) which will be valid for the period stated in the quotation or otherwise for a period of thirty (30) days.	11.	Personal Property Securities Act 2009 ("PPSA")
1.3	"Cookies" means small files which are stored on a user's computer. They are designed to hold a modest amount of data (including Personal Information) specific to a particular client and website and can be accessed either by the web server or the client's computer. If the Customer does not wish to allow Cookies to operate in the background when using Sunlite's website, then the Customer shall have the right to enable / disable the Cookies first by selecting the option to enable / disable provided on the website, prior to making enquiries via the website.	5.2	Sunlite reserves the right to change the Price: (a) if a variation to the Goods which are to be supplied is requested; or (b) in the event of increases to Sunlite in the cost of labour or materials (including, but not limited to, overseas transactions that may increase as a consequence of variations in foreign currency rates of exchange and/or international freight and insurance charges) which are beyond Sunlite's control.	11.1	In this clause financing statement, financing charge statement, security agreement, and security interest has the meaning given to it by the PPSA.
1.4	"Customer" means the person/s, entities or any person acting on behalf of and with the authority of the Customer requesting Sunlite to provide the Services as specified in any proposal, quotation, order, invoice, or other documentation, and: (a) if there is more than one Customer, is a reference to each Customer jointly and severally; and (b) if the Customer is a partnership, it shall bind each partner jointly and severally; and (c) if the Customer is on behalf of or part of, a Trust, shall be bound in its own capacity as a trustee; and (d) includes the Customer's executors, administrators, successors, and permitted assigns.	5.3	Variations will be charged for on the basis of Sunlite's quotation, and will be detailed in writing, and shown as variations on Sunlite's invoice. The Customer shall be required to respond to any variation submitted by Sunlite within ten (10) working days. Failure to do so will entitle Sunlite to add the cost of the variation to the Price. Payment for all variations must be made in full at the time of their completion.	11.2	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 Sunlite to the Customer, and the proceeds from such Goods.
1.5	"Goods" means all Goods or Services supplied by Sunlite 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).	5.4	At Sunlite's sole discretion, a non-refundable deposit may be required.	11.3	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 Sunlite may reasonably require to: (i) register a financing statement or financing charge 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 11.3(a)(i) or 11.3(a)(ii); (b) indemnify, and upon demand reimburse, Sunlite for all expenses incurred in registering a financing statement or financing charge statement on the Personal Property Securities Register established by the PPSA or releasing any Goods charged thereby; (c) not register a financing charge statement in respect of a security interest without the prior written consent of Sunlite; (d) not register, or permit to be registered, a financing statement or a financing charge statement in relation to the Goods or the proceeds of such Goods in favour of a third party without the prior written consent of Sunlite; (e) immediately advise Sunlite of any material change in its business practices of selling the Goods which would result in a change in proceeds derived from such sales.
1.6	"GST" means Goods and Services Tax as defined within the "A New Tax System (Goods and Services Tax) Act 1999" (Cth).	5.5	Time for payment for the Goods being of the essence, the Price will be payable by the Customer on the date/s determined by Sunlite, which may be: (a) before delivery of the Goods; (b) thirty (30) days following the end of the month in which a statement is posted to the Customer's address or address for notices; (c) the date specified on any invoice or other form as being the date for payment; or (d) failing any notice to the contrary, the date which is seven (7) days following the date of any invoice given to the Customer by Sunlite.	11.4	Sunlite 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.
1.7	"Price" means the Price payable (plus any GST where applicable) for the Goods as agreed between Sunlite and the Customer in accordance with clause 5 below.	5.6	Payment may be made by electronic/on-line banking, credit card (a surcharge may apply per transaction), or by any other method as agreed to between the Customer and Sunlite.	11.5	The Customer waives their rights to receive notices under sections 95, 118, 121(4), 130, 132(3)(d) and 132(4) of the PPSA.
1.8	"Sunlite" means Sunlite Hardware Pty Limited T/A Sunlite Mitre 10, its successors and assigns or any person acting on behalf of and with the authority of Sunlite Hardware Pty Limited T/A Sunlite Mitre 10.	5.7	"Sunlite" may in its discretion allocate any payment received from the Customer towards any invoice that Sunlite determines and may do so at the time of receipt or at any time afterwards. On any default by the Customer Sunlite may re-allocate any payments previously received and allocated. In the absence of any payment allocation by Sunlite, payment will be deemed to be allocated in such manner as preserves the maximum value of Sunlite's Purchase Money Security Interest (as defined in the PPSA) in the Goods.	11.6	The Customer waives their rights as a grantor and/or a debtor under sections 142 and 143 of the PPSA.
2.	Acceptance	5.8	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 Sunlite nor to withhold payment of any invoice because part of that invoice is in dispute. Once in receipt of an invoice for payment, if any part of the invoice is in dispute, then the Customer must notify Sunlite in writing within three (3) business days, the invoice shall remain due and payable for the full amount, until such time as Sunlite investigates the dispute claim, no credit shall be passed for refund until the review is completed. Failure to make payment may result in Sunlite placing the Customer's account into default and subject to default interest in accordance with clause 14.1.	11.7	Unless otherwise agreed to in writing by Sunlite, the Customer waives their right to receive a verification statement in accordance with section 157 of the PPSA.
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.	5.9	Unless otherwise stated the Price does not include GST. In addition to the Price, the Customer must pay to Sunlite an amount equal to any GST Sunlite must pay for any supply by Sunlite 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.	11.8	The Customer must unconditionally ratify any actions taken by Sunlite under clauses 11.3 to 11.5.
2.2	In the event of any inconsistency between the terms and conditions of this Contract and any other prior document or schedule that the parties have entered into, the terms of this Contract shall prevail.	6.	Delivery of Goods	11.9	Subject to any express provisions to the contrary (including those contained in this clause 11), nothing in these terms and conditions is intended to have the effect of contracting out of any of the provisions of the PPSA.
2.3	Any amendment to the terms and conditions contained in this Contract may only be amended in writing by the consent of both parties.	6.1	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 Sunlite's address; or (b) Sunlite (or Sunlite's nominated carrier) delivers the Goods to the Customer's nominated address even if the Customer is not present at the address.	12.	Security and Charge
2.4	The Customer acknowledges and accepts that: (a) the supply of Goods on credit shall not take effect until the Customer has completed a credit application with Sunlite and it has been approved with a credit limit established for the account; (b) in the event that: (i) the supply of Goods requested exceeds the Customer's credit limit and/or the account exceeds the payment terms, Sunlite reserves the right to refuse delivery; and (ii) the credit account shows no activity within a period of six (6) months then Sunlite reserves the right to cancel the credit account upon notifying the Customer in writing with one (1) month's notice of cancellation. (c) the supply of Goods for accepted orders may be subject to availability and if, for any reason, the Goods are not or cease to be available, Sunlite reserves the right to substitute comparable Goods (or components of the Goods) and vary the Price as per clause 5.2. In all such cases Sunlite will notify the Customer in advance of any such substitution, and also reserves the right to place the Customer's order and/or Services on hold until such time as Sunlite and the Customer agree to such changes.	6.2	At Sunlite's sole discretion, the cost of Delivery is either included or is in addition to the Price.	12.1	In consideration of Sunlite 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, and the Customer grants a security interest in all of its present and after-acquired property for the purposes of, including but not limited to registering Sunlite's security interest over the Customer on the PPSA, 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).
2.5	The Customer acknowledges and agrees: (a) that in the event that they wish to cancel their credit account, the Customer shall provide Sunlite in writing with one (1) month's notice of the cancellation; (b) that where the Customer does not elect to control their purchases by a Purchase Order and/or a Letter of Authority, then all purchases made by Customer and/or any other third party acting on behalf of the Customer to which the Goods are charged to the Customer's credit account shall remain at all times payable by the Customer. All said notices of restrictions pertaining to purchases must be written and will remain in place until such time as the Customer revokes; and (c) to notify Sunlite in writing immediately upon the departure of the Customer's employee if an authorised account user. Failure to advise Sunlite of such departures, then the Customer acknowledges and accepts that they will be bound by all purchase orders made by that account user.	6.3	Sunlite may deliver the Goods in separate instalments. Each separate instalment shall be invoiced and paid in accordance with the provisions in these terms and conditions.	12.2	The Customer indemnifies Sunlite from and against all Sunlite's costs and disbursements including legal costs on a solicitor and own client basis incurred in exercising Sunlite's rights under this clause.
3.	Errors and Omissions	6.4	The Customer must take Delivery by receipt or collection of the Goods whenever they are tendered for Delivery.	12.3	The Customer irrevocably appoints Sunlite and each director of Sunlite as the Customer's true and lawful attorneys to perform all necessary acts to give effect to the provisions of this clause 12 including, but not limited to, signing any document on the Customer's behalf.
3.1	The Customer acknowledges and accepts that Sunlite shall, without prejudice, accept no liability in respect of any alleged or actual error(s) and/or omission(s): (a) resulting from an inadvertent mistake made by Sunlite in the formation and/or administration of this Contract; and/or (b) contained in/omitted from any literature (hard copy and/or electronic) supplied by Sunlite in respect of the Services.	6.5	Any time specified by Sunlite for Delivery of the Goods is an estimate only and Sunlite will not be liable for any loss or damage incurred by the Customer because of Delivery being late. However, both parties agree that they shall make every endeavour to enable the Goods to be delivered at the time and place as was arranged between both parties. If Sunlite is unable to supply the Goods as agreed solely due to any action or inaction of the Customer, then Sunlite shall be entitled to charge a reasonable fee for redelivery and/or storage.	13.	Defects, Warranties and Returns, Competition and Consumer Act 2010 (CCA)
3.2	In the event such an error and/or omission occurs in accordance with clause 3.1, and is not attributable to the negligence and/or willful misconduct of Sunlite; the Customer shall not be entitled to treat this Contract as repudiated nor render it invalid.	7.	Risk	13.1	The Customer must inspect the Goods on Delivery and must within seven (7) days of Delivery notify Sunlite 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 Sunlite to inspect the Goods.
3.3	In circumstances where the Customer is required to place an order for Goods, in writing, or otherwise as permitted by these terms and conditions, the Customer is responsible for supplying correct order information such as, without limitation, measurements and quantity, when placing an order for Goods (whether they are made to order Goods or not) ("Customer Error"). The Customer must pay for all Goods it orders from Sunlite notwithstanding that such Goods suffer from a Customer Error and notwithstanding that the Customer has not taken or refuses to take Delivery of such Goods. Sunlite is entitled to, at its absolute discretion to waive its right under this sub-clause in relation to Customer Errors.	7.1	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.	13.2	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).
4.	Change in Control	7.2	If any of the Goods are damaged or destroyed following Delivery but prior to ownership passing to the Customer, Sunlite is entitled to receive all insurance proceeds payable for the Goods. The production of these terms and conditions by Sunlite is sufficient evidence of Sunlite's rights to receive the insurance proceeds without the need for any person dealing with Sunlite to make further enquiries.	13.3	Sunlite acknowledges that nothing in these terms and conditions purports to modify or exclude the Non-Excluded Guarantees.
		7.3	If the Customer requests Sunlite to leave Goods outside Sunlite'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.	13.4	Except as expressly set out in these terms and conditions or in respect of the Non-Excluded Guarantees, Sunlite makes no warranties or other representations under these terms and conditions including but not limited to the quality or suitability of the Goods. Sunlite's liability in respect of these warranties is limited to the fullest extent permitted by law.
		8.	Access	13.5	If the Customer is a consumer within the meaning of the CCA, Sunlite's liability is limited to the extent permitted by section 64A of Schedule 2.
		8.1	The Customer shall ensure that Sunlite has clear and free access to the Delivery site at all times to enable them to deliver the Goods. Sunlite shall not be liable for any loss or damage to the site (including, without limitation, damage to pathways, driveways and concreted or paved or grassed areas) unless due to the negligence of Sunlite.		
		8.2	It is the responsibility of the Customer to ensure that access is suitable to accept the weight of laden trucks. The Customer agrees to indemnify Sunlite against all costs incurred by Sunlite in recovering such vehicles in the event they become bogged or otherwise immovable.		
		9.	Compliance with Laws		
		9.1	The Customer and Sunlite shall comply with the provisions of all statutes, regulations and bylaws of government, local and other public authorities that may be applicable to the Goods and/or Services.		
		9.2	The Customer shall obtain (at the expense of the Customer) all licenses and approvals that may be required for the Goods where applicable.		
		10.	Title		
		10.1	Sunlite and the Customer agree that ownership of the Goods shall not pass until: (a) the Customer has paid Sunlite all amounts owing to Sunlite; and		

Sunlite Mitre 10 – Terms & Conditions of Trade

13.6	If Sunlite is required to replace the Goods under this clause or the CCA, but is unable to do so, Sunlite may refund any money the Customer has paid for the Goods.	(c)	reports are available to Sunlite when Sunlite sends an email to the Customer, so Sunlite may collect and review that information ("collectively Personal Information")	20.1	The failure by either party to enforce any provision of these terms and conditions shall not be treated as a waiver of that provision, nor shall it affect that party'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.
13.7	If the Customer is not a consumer within the meaning of the CCA, Sunlite's liability for any defect or damage in the Goods is:		If the Customer consents to Sunlite's use of Cookies on Sunlite's website and later wishes to withdraw that consent, the Customer may manage and control Sunlite's privacy controls via the Customer's web browser, including removing Cookies by deleting them from the browser history when exiting the site.	20.2	These terms and conditions and any Contract to which they apply shall be governed by the laws of New South Wales and are subject to the jurisdiction of the Sydney Courts in that state. These terms prevail over all terms and conditions of the Customer (even if they form part of the Customer's purchase order).
	(a) limited to the value of any express warranty or warranty card provided to the Customer by Sunlite at Sunlite's sole discretion;	13.3	The Customer agrees that Sunlite may exchange information about the Customer with those credit providers and with related body corporates for the following purposes:		Subject to clause 13, Sunlite 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 Sunlite of these terms and conditions (alternatively Sunlite's liability shall be limited to damages which under no circumstances shall exceed the Price of the Goods).
	(b) limited to any warranty to which Sunlite is entitled, if Sunlite did not manufacture the Goods;		(a) to assess an application by the Customer; and/or	20.3	Sunlite may licence and/or assign all or any part of its rights and/or obligations under this Contract without the Customer's consent.
	(c) otherwise negated absolutely.		(b) to notify other credit providers of a default by the Customer; and/or		The Customer cannot licence or assign without the written approval of Sunlite.
13.8	Subject to this clause 13, returns will only be accepted provided that:		(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	20.4	Sunlite may elect to subcontract out any part of the Services but shall not be relieved from any liability or obligation under this Contract by so doing. Furthermore, the Customer agrees and understands that they have no authority to give any instruction to any of Sunlite's sub-contractors without the authority of Sunlite.
	(a) the Customer has complied with the provisions of clause 13.1; and		(d) to assess the creditworthiness of the Customer including the Customer's repayment history in the preceding two (2) years.	20.5	The Customer agrees that Sunlite may amend their general terms and conditions for subsequent future Contracts with the Customer by disclosing such to the Customer in writing. These changes shall be deemed to take effect from the date on which the Customer accepts such changes, or otherwise at such time as the Customer makes a further request for Sunlite to provide Goods to the Customer.
	(b) Sunlite has agreed that the Goods are defective; and	13.9	The Customer consents to Sunlite being given a consumer credit report to collect personal credit information relating to any overdue payment on commercial credit.	20.6	Neither party shall be liable for any default due to any act of God, war, terrorism, strike, lock-out, industrial action, fire, flood, storm, national or global pandemics and/or the implementation of regulation, directions, rules or measures being enforced by Governments or embargo, including but not limited to, any Government imposed border lockdowns (including, worldwide destination ports), etc, ("Force Majeure") or other event beyond the reasonable control of either party. This clause does not apply to a failure by the Customer to make a payment to Sunlite.
	(c) the Goods are returned within a reasonable time at the Customer's cost (if that cost is not significant); and	13.10	The Customer agrees that personal credit information provided may be used and retained by Sunlite for the following purposes (and for other agreed purposes or required by):	20.7	Both parties warrant that they have the power to enter this Contract and have obtained all necessary authorisations to allow them to do so, they are not insolvent and that this Contract creates binding and valid legal obligations on them.
	(d) the Goods are returned in as close a condition to that in which they were delivered as is possible.		(a) the provision of Goods; and/or	20.8	The rights and obligations of the parties will not merge on completion of any transaction under this Contract, and they will survive the execution and Delivery of any assignment or other document entered, for the purpose of, implementing any transaction under this Contract.
13.9	Notwithstanding clauses 13.1 to 13.8 but subject to the CCA, Sunlite shall not be liable for any defect or damage which may be caused or partly caused by or arise as a result of:	13.11	(b) analysing, verifying and/or checking the Customer's credit, payment and/or status in relation to the provision of Goods; and/or		
	(a) the Customer failing to properly maintain or store any Goods;		(c) processing of any payment instructions, direct debit facilities and/or credit facilities requested by the Customer; and/or		
	(b) the Customer using the Goods for any purpose other than that for which they were designed;	13.12	(d) enabling the collection of amounts outstanding in relation to the Goods.	20.9	
	(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;		Sunlite may give information about the Customer to a CRB for the following purposes:	20.10	
	(d) the Customer failing to follow any instructions or guidelines provided by Sunlite;		(a) to obtain a consumer credit report;		
	(e) fair wear and tear, any accident, or act of God.	13.13	(b) allow the CRB to create or maintain a credit information file about the Customer including credit history.		
13.10	Sunlite may in its absolute discretion accept non-defective Goods for return in which case Sunlite may require the Customer to pay handling fees of up to twenty percent (20%) of the value of the returned Goods plus any freight costs.	13.14	The information given to the CRB may include:		
	Notwithstanding anything contained in this clause if Sunlite is required by a law to accept a return, then Sunlite will only accept a return on the conditions imposed by that law.		(a) Personal Information as outlined in 16.3 above;		
13.12	Subject to clause 13.1, customised, or non-stocklist items or Goods made or ordered to the Customer's specifications are not acceptable for credit or return.		(b) name of the credit provider and that Sunlite is a current credit provider to the Customer;		
		14. Default and Consequences of Default	(c) whether the credit provider is a licensee;		
14.1	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 Sunlite's sole discretion such interest shall compound monthly at such a rate) after as well as before any judgment.	14.1	(d) type of consumer credit;		
		14.2	(e) details concerning the Customer's application for credit or commercial credit (e.g. date of commencement/termination of the credit account and the amount requested);		
			(f) advice of consumer credit defaults (provided Sunlite is a member of an approved OAIC External Disputes Resolution Scheme), overdue accounts, loan repayments or outstanding monies which are overdue by more than sixty (60) days and for which written notice for request of payment has been made and debt recovery action commenced or alternatively that the Customer no longer has any overdue accounts and Sunlite has been paid or otherwise discharged and all details surrounding that discharge (e.g. dates of payments);		
			(g) information that, in the opinion of Sunlite, the Customer has committed a serious credit infringement;		
		14.3	(h) advice that the amount of the Customer's overdue payment is equal to or more than one hundred and fifty dollars (\$150).		
			The Customer shall have the right to request (by e-mail) from Sunlite:		
			(a) a copy of the Personal Information about the Customer retained by Sunlite and the right to request that Sunlite correct any incorrect Personal Information; and		
			(b) that Sunlite does not disclose any Personal Information about the Customer for the purpose of direct marketing.		
		14.4	Sunlite will destroy Personal Information upon the Customer's request (by e-mail) or if it is no longer required unless it is required to fulfil the obligations of this Contract or is required to be maintained and/or stored in accordance with the law.		
			The Customer can make a privacy complaint by contacting Sunlite via e-mail. Sunlite will respond to that complaint within seven (7) days of receipt and will take all reasonable steps to reach a decision on the complaint within thirty (30) days of receipt of the complaint. If the Customer is not satisfied with the resolution provided, the Customer can make a complaint to the Information Commissioner at www.oaic.gov.au .		
		14.5	Without prejudice to Sunlite's other remedies at law Sunlite shall be entitled to cancel all or any part of any order of the Customer which remains unfulfilled and all amounts owing to Sunlite shall, whether or not due for payment, become immediately payable if:		
			(a) any money payable to Sunlite becomes overdue, or in Sunlite's opinion the Customer will be unable to make a payment when it falls due;		
			(b) the Customer has exceeded any applicable credit limit provided by Sunlite;		
			(c) 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		
			(d) a receiver, manager, liquidator (provisional or otherwise) or similar person is appointed in respect of the Customer or any asset of the Customer.		
		15. Cancellation			
15.1	Without prejudice to any other remedies Sunlite may have, if at any time the Customer is in breach of any obligation (including those relating to payment) under these terms and conditions Sunlite may suspend or terminate the supply of Goods to the Customer. Sunlite will not be liable to the Customer for any loss or damage the Customer suffers because Sunlite has exercised its rights under this clause.	15.1	Building and Construction Industry Security of Payments Act 1999 At Sunlite'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.	17.1	Nothing in this Contract is intended to have the effect 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.
				17.2	
		15.2	Service of Notices	18.1	Any written notice given under this Contract shall be deemed to have been given and received:
			(a) by handing the notice to the other party, in person;		(a) by handing the notice to the other party, in person;
			(b) by leaving it at the address of the other party as stated in this Contract;		(b) by leaving it at the address of the other party as stated in this Contract;
			(c) by sending it by registered post to the address of the other party as stated in this Contract;		(c) by sending it by registered post to the address of the other party as stated in this Contract;
			(d) if sent by facsimile transmission to the fax number of the other party as stated in this Contract (if any), on receipt of confirmation of the transmission;		(d) if sent by facsimile transmission to the fax number of the other party as stated in this Contract (if any), on receipt of confirmation of the transmission;
			(e) if sent by email to the other party's last known email address.		(e) if sent by email to the other party's last known email address.
			Any notice that is posted shall be deemed to have been served, unless the contrary is shown, at the time when by the ordinary course of post, the notice would have been delivered.	18.2	
		15.3			
		15.4			
		16. Privacy Policy			
16.1	All emails, documents, images, or other recorded information held or used by Sunlite is Personal Information, as defined and referred to in clause 16.3, and therefore considered Confidential Information. Sunlite acknowledges its obligation in relation to the handling, use, disclosure and processing of Personal Information pursuant to the Privacy Act 1988 ("the Act") including the Part IIIC of the Act being Privacy Amendment (Notifiable Data Breaches) Act 2017 (NDB) and any statutory requirements, where relevant in a European Economic Area ("EEA"), under the EU Data Privacy Laws (including the General Data Protection Regulation "GDPR") (collectively, "EU Data Privacy Laws"). Sunlite acknowledges that in the event it becomes aware of any data breaches and/or disclosure of the Customer's Personal Information, held by Sunlite that may result in serious harm to the Customer, Sunlite will notify the Customer in accordance with the Act and/or the GDPR. Any release of such Personal Information must be in accordance with the Act and the GDPR (where relevant) and must be approved by the Customer by written consent, unless subject to an operation of law.	19. Trusts		19.1	If the Customer at any time upon or subsequent to entering in to the Contract is acting in the capacity of trustee of any trust ("Trust") then whether or not Sunlite may have notice of the Trust, the Customer covenants with Sunlite as follows:
			(a) the Contract extends to all rights of indemnity which the Customer now or subsequently may have against the Trust and the trust fund;		(a) the Contract extends to all rights of indemnity which the Customer now or subsequently may have against the Trust and the trust fund;
			(b) the Customer has full and complete power and authority under the Trust to enter into the Contract and the provisions of the Trust do not purport to exclude or take away the right of indemnity of the Customer against the Trust or the trust fund. The Customer will not release the right of indemnity or commit any breach of trust or be a party to any other action which might prejudice that right of indemnity;		(b) the Customer has full and complete power and authority under the Trust to enter into the Contract and the provisions of the Trust do not purport to exclude or take away the right of indemnity of the Customer against the Trust or the trust fund. The Customer will not release the right of indemnity or commit any breach of trust or be a party to any other action which might prejudice that right of indemnity;
			(c) the Customer will not without consent in writing of Sunlite (Sunlite will not unreasonably withhold consent), cause, permit, or suffer to happen any of the following events:		(c) the Customer will not without consent in writing of Sunlite (Sunlite will not unreasonably withhold consent), cause, permit, or suffer to happen any of the following events:
			(i) the removal, replacement or retirement of the Customer as trustee of the Trust;		(i) the removal, replacement or retirement of the Customer as trustee of the Trust;
			(ii) any alteration to or variation of the terms of the Trust;		(ii) any alteration to or variation of the terms of the Trust;
			(iii) any advancement or distribution of capital of the Trust; or		(iii) any advancement or distribution of capital of the Trust; or
			(iv) any resettlement of the trust property.		(iv) any resettlement of the trust property.
		16.2	Notwithstanding clause 16.1, privacy limitations will extend to Sunlite in respect of Cookies where the Customer utilises Sunlite's website to make enquiries. Sunlite agrees to display reference to such Cookies and/or similar tracking technologies, such as pixels and web beacons (if applicable), such technology allows the collection of Personal Information such as the Customer's:	20. General	
			(a) IP address, browser, email client type and other similar details;		
			(b) tracking website usage and traffic; and		

Personal/Directors Guarantee and Indemnity

IN CONSIDERATION of Sunlite Hardware Pty Limited T/A Sunlite Mitre 10 and its successors and assigns (“Sunlite”) 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 Sunlite of all monies which are now owing to Sunlite by the Customer and all further sums of money from time to time owing to Sunlite by the Customer in respect of goods and services supplied or to be supplied by Sunlite to the Customer or any other liability of the Customer to Sunlite, and the due observance and performance by the Customer of all its obligations contained or implied in any contract or agreement with Sunlite, 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 Sunlite, the Guarantor will immediately on demand pay the relevant amount to Sunlite. In consideration of Sunlite agreeing to supply the goods and/or services 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 this Guarantee and Indemnity (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 Sunlite registering any interest so charged. Furthermore, it is agreed by both parties that where the Guarantor is acting in the capacity as a trustee for a trust, then the Guarantor agrees to charge all its right title and interest in any land realty, or other assets capable of being charged in its own capacity and in its capacity as trustee and shall be subject to the PPSA Registration as stated above. The Guarantor irrevocably appoints Sunlite and each director of Sunlite 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 Sunlite 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** Sunlite 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, Sunlite in connection with:
 - (a) the supply of goods and/or services to the Customer; or
 - (b) the recovery of monies owing to Sunlite by the Customer including the enforcement of this Guarantee and Indemnity, and including but not limited to Sunlite’s nominees contract default fee and legal costs; or
 - (c) monies paid by Sunlite with the Customer’s consent in settlement of a dispute that arises or results from a dispute between, Sunlite, the Customer, and a third party or any combination thereof, over the supply of goods and/or services by Sunlite to the Customer.

I/WE FURTHER ACKNOWLEDGE AND AGREE THAT

3. **I/We have received, read, and understood Sunlite’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 all monies owing to Sunlite 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 Sunlite’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 Sunlite, each Guarantor shall be a principal debtor and liable to Sunlite accordingly.
6. The liability under this Guarantee and Indemnity shall not be discharged, abrogated, prejudiced, or affected by:
 - (a) any alteration, modification, variation or addition to any contract or agreement in respect of the supply of goods and/or services;
 - (a) the liquidation, receivership, administration, bankruptcy, dissolution, compromise or scheme of arrangement in respect of the Customer;
 - (b) any other act, omission, or event which, but for this provision, might operate to discharge, impair, or otherwise affect any obligations under this Guarantee and Indemnity of any of the rights, powers or remedies conferred by this Guarantee and Indemnity or by law.
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, the obligations and agreements on the part of the Guarantor, shall include the Guarantor’s executors, administrators, successors and permitted assignments (where applicable) 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 Sunlite.**
9. I/we irrevocably authorise Sunlite to obtain from any person or company any information which Sunlite may require for credit reference purposes. I/We further irrevocably authorise Sunlite 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 Sunlite as a result of this Guarantee and Indemnity being actioned by Sunlite.
10. The above information is to be used by Sunlite for all purposes in connection with Sunlite considering this Guarantee and Indemnity and the subsequent enforcement of the same.

For and on behalf of the Customer I/We confirm I/We have read, understood, and accept the terms of this Guarantee and Indemnity, and I/We agree to be bound by this Guarantee and Indemnity.

<p>GUARANTOR-1 SIGNED: _____ FULL NAME: _____ HOME ADDRESS: _____ DATE OF BIRTH: _____ SIGNATURE OF WITNESS: _____ NAME OF WITNESS: _____ OCCUPATION: _____ PRESENT ADDRESS: _____ EXECUTED as a Deed this day of 20____</p>
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<p>GUARANTOR-2 SIGNED: _____ FULL NAME: _____ HOME ADDRESS: _____ DATE OF BIRTH: _____ SIGNATURE OF WITNESS: _____ NAME OF WITNESS: _____ OCCUPATION: _____ PRESENT ADDRESS: _____ EXECUTED as a Deed this day of 20____</p>
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- Note:
1. If the Customer is a proprietary limited company, the Guarantor(s) must be the director(s) of the company.
 2. If the Customer is a limited partnership, the Guarantor(s) must be the general partners
 3. If the Customer is a sole trader or partnership the Guarantor(s) should be some other suitable person(s).
 4. If the Customer is a club or incorporated society the Guarantor(s) should be the president and secretary or another committee member

WARNING: THIS IS AN IMPORTANT DOCUMENT. YOU SHOULD SEE YOUR OWN LAWYER OR ADVISOR BEFORE SIGNING IT

Method of Payment Form

1. **Electronic Funds Transfer** – Please use company name or Customer Account Number to assist identify your payment:

Account Name: Sunlite Mitre 10
 BSB: 032-051
 Account Number 869697

2. **Credit Card** – Please complete the payment authorisation form below:

Credit Card Authorisation

To Be Completed By Applicants - Please complete all sections and read the Terms and Conditions of Trade overleaf.

DATE:		REF. No.	
Customer's Details: <input type="checkbox"/> Individual <input type="checkbox"/> Sole Trader <input type="checkbox"/> Trust <input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Other:			
Full or Legal Name:			
Trading Name:			
Physical Address:		State:	Postcode:
Billing Address:		State:	Postcode:
Email Address:			
Phone No:	Fax No:	Mobile No:	
Credit Card Authorisation:			
<input type="checkbox"/> Visa		<input type="checkbox"/> MasterCard	
<input type="checkbox"/> Amex		<input type="checkbox"/> Diners	
Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			Expiry Date: <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>
CVC – 3 Digit Number on Back <input type="text"/> <input type="text"/> <input type="text"/>		CREDIT CARD DETAILS WILL BE DESTROYED AFTER PROCESSING.	
I authorise Sunlite Hardware Pty Limited T/A Sunlite Mitre 10 to arrange payment of my account as per details above, by debiting my credit card account as specified above. I acknowledge that Sunlite Hardware Pty Limited T/A Sunlite Mitre 10 may terminate this request at any time by written or verbal notice and I must adopt an alternative method of payment. Credit Card payments will be subject to the following surcharges. Visa Mastercard (1.5%) and American Express (2.5%). I have read and understand the GENERAL TERMS AND CONDITIONS OF TRADE (overleaf or attached) of Sunlite Hardware Pty Limited T/A Sunlite Mitre 10 which form part of and are intended to be read in conjunction with this Credit Card Authorisation Form and agree to be bound by these conditions.			
Cardholders Name:			
Cardholder's Signature:			Date: