



Head Office
 323 Williamstown Road
 Port Melbourne VIC 3207
 T: 03 8699 2200
 F: 03 8699 2201

Graphic
 2/22 Carter Way
 Dandenong South VIC 3175
 T: 03 9554 4123
 F: 03 9799 9460

On Demand Pty Ltd
 ABN 43 093 951 065
www.on-demand.com.au

CREDIT APPLICATION AND TERMS OF TRADING AGREEMENT

THIS AGREEMENT made the _____ day of _____ 20 _____
 BETWEEN _____ On Demand Pty Ltd _____ of _____ 323 Williamstown Road, Port Melbourne 3207
 ("the Supplier") of the one part
 AND _____ of _____
 ("the Customer") of the other part

WHEREAS-

- (a) The Customer chooses to establish a credit trading account with the Supplier and pursuant to its desire to establish a credit trading account has submitted to the Supplier the Information and financial particulars as set out in the First Schedule.
- (b) The Supplier has agreed to consider the Application of the Customer and to advise the Customer as to whether or not credit will be extended to the Customer.
- (c) The parties agree that in the event of the Supplier granting to the Customer credit facilities then such credit facilities shall be on the terms and conditions detailed overleaf.

*How did you find out about us? Sales Rep Advertising Referral Other _____

FIRST SCHEDULE

<input type="checkbox"/> Company	<input type="checkbox"/> Partnership/Sole Trader	<input type="checkbox"/> Trustee Company	
Registered Name of Company: _____			
Trading Name: _____			
Business Address: _____		P/code: _____	
Postal Address: _____		P/code: _____	
Sales Contact: _____	Phone: _____	Fax: _____	
Accounts Payable: _____	Phone: _____	Fax: _____	
Web Address: _____		Email: _____	
Commencement Date of Business: _____		ABN: _____	
DIRECTORS/PROPRIETORS	PRIVATE ADDRESS	PHONE:	
1. _____	_____	_____	
2. _____	_____	_____	
3. _____	_____	_____	
Have applicants ever been registered under any part of the BANKRUPTCY ACT? YES/NO _____			
Affiliated Or Parent Companies: _____			
Bank: _____ Branch: _____		A/C No: _____	
Are business premises Owned, Leased, Mortgaged? _____			
Estimated Monthly Purchases: _____			
Trade References/ Credit Providers			
NAME	ADDRESS	PHONE	FAX
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____

TERMS: 30 DAYS FROM END OF MONTH IN WHICH GOODS/ SERVICES ARE PURCHASED

The Customer and signatories appearing below hereby acknowledge receipt of a copy of the agreement and upon acceptance by the Supplier by way of written notice or the supply of goods or services AND HAVING READ the terms of the agreement overleaf agrees to be bound accordingly. The Customer further agrees to the obtaining and use of credit information as stated in clauses 13, 14 & 15 overleaf-

SIGNATURE OF AUTHORISED REPRESENTATIVE:

FULL NAME: _____ POSITION: _____

Office Use Only: Account Representative:

TERMS OF TRADING AGREEMENT

THE AGREEMENT

1. The Customer hereby warrants that the information comprised in the First Schedule hereto is true accurate and correct and is supplied for the purpose of obtaining credit.
2. The Customer warrants that the persons' signatures appearing on Trading Agreement are duly authorised by the Customer to apply for credit and execute this Agreement.
3. The Customer agrees to adhere to the terms and conditions of this Agreement.
4. **Jurisdiction**
Notwithstanding any implication of law to the contrary, all contracts between the Customer and the Supplier shall be deemed to be made and construed and to be enforceable in and according to the laws of the state of Victoria and by mutual consent to be subject to the jurisdiction of the courts of that state.
5. **Claims**
Any claim for non delivery, shortage in supply or damage occurring during the course of delivery or any claim for rejects by a customer must be in writing and given to the manager of the supplier within 24 hours of delivery.
6. In the event of the Supplier granting credit facilities to the Customer then the following terms apply:
 - (i) All accounts are to be settled in full within 30 days from end of month in which goods/services are purchased.
 - (ii) That should the Customer default in the payment of any monies due under this Agreement then all monies due to the Supplier shall immediately become due and payable and shall be paid by the Customer within seven (7) days of the date of demand and the Supplier shall be entitled to charge interest on all amounts not paid by the due date for payment and the Customer undertakes to pay any interest so charged. Such interest shall be calculated on a daily basis from the due date for payment until the date the Supplier receives payment at such rate, up to but not exceeding 2% per month.
 - (iii) Any expenses/costs of disbursements incurred by the Supplier in recovering any outstanding monies shall be paid by the Customer.
 - (iv) The Supplier shall be entitled without notice to terminate any credit arrangement with the Customer if the Customer defaults on any of the terms and conditions herein contained. -
 - (v) The Supplier shall be entitled at any stage during the continuancy of this Agreement to request such security or additional security as the Supplier shall in its discretion think fit and shall be entitled to withhold supply of any goods or credit arrangements until such security or additional security shall be obtained or for any other reason at the Suppliers discretion.
7. The Customer hereby acknowledges that the goods supplied by the Supplier shall remain the property of the Supplier until the Supplier receives payment for same. The supplier hereby agrees to allow the Customer to deal, sell or trade with the goods in the normal course of business and for the Customer to retain the sale proceeds of such sale or dealing provided that the Customer adheres to the terms and conditions of this agreement. In the event of the Customer defaulting on any of the terms of this Agreement, including the payment of any monies due under this Agreement, then the Supplier shall have the right (without giving notice) to retake possession of the goods supplied to the Customer by the Supplier and the Customer authorises and allows the Supplier or its representative, servant, agent or employee to enter the premises upon which the goods are housed or stored for the purposes of retaking possession of same and the Supplier shall not be liable for any costs, losses, damages, or any other monies or losses suffered by the Customer as a result of the Supplier retaking possession of the goods.
8. These Conditions of Sale shall not exclude, limit, restrict or modify the rights, entitlements and remedies conferred upon the Customer or the liabilities imposed upon the Supplier by any condition or warranty, implied by a Commonwealth, State or Territory Act or Ordinance, rendering void or prohibiting such exclusion, imitation, restriction, or modification.
9. If any of these terms or conditions is or becomes for any reason wholly or partly invalid that term or condition shall to the extent of invalidly be severed without prejudice to the continuing force and validity remaining conditions.
10. In the case of a Trust Company we acknowledge that the Trustee shall be liable on the account and that in addition the assets of the trust shall be available to meet payment of the account.
11. **Change of ownership - Registered Particulars** - The Customer shall no later than 14 days prior to any proposed changes of ownership, change in registered particulars, alterations, addition to the shareholdings or directorship, notify the Supplier of the proposed change and the Customer shall notify the Supplier of any change, alteration or addition to the Customer's internal structure and shall provide full details of the proposed change, alteration or addition, to the Supplier and the Customer shall be liable for any goods supplied by the Supplier after such change, alteration or addition unless the Supplier shall have acknowledgement by writing acceptance of the intending change, alteration or addition.
12. The Customer hereby charges the land upon which the goods are situated or the work carried out and other land owned or in the future acquired by the Customer from time to time and the Customer agrees immediately upon being required by the Supplier to enter into a mortgage to be prepared by the Suppliers solicitors on the terms and conditions as the Supplier's solicitor shall think fit to secure any sum due hereunder and the Customer further agrees and permits and authorises the supplier to register a caveat over any land now owned by the Customer or in the future acquired by the Customer to secure any sum due hereunder at any time during the continuance of the Agreement
13. **Privacy Act Acknowledgement** that credit information may be given to a credit reporting agency, the Customer understands that section 18E(8)(c) of the Act allows the Supplier to give a credit reporting agency certain personal information about the Customer. The information which may be given to an agency is covered by section 18E(1) of the Act and includes: Particulars to identify the Customer. The fact that the Customer has applied for credit and the amount. The fact that the Supplier is a credit provider to the Customer. Payments which become overdue more than 60 days. Advice that payments are no longer overdue. Cheques of \$100 or more drawn by the Customer which a Bank has dishonoured more than once. In specified circumstances, that in the opinion of the Supplier the Customer has committed a serious credit infringement. That the credit provided to the Customer by the Supplier has been discharged.
14. **Authority for the Supplier to obtain certain credit information.** To enable the Supplier to assess the Customer application for commercial or personal credit the Customer authorises the Supplier as follows: if asked to provide commercial credit, to obtain from a credit reporting agency a credit report containing personal credit information about the Customer. This is in accordance with section 18K(1)(b) of the Act. If asked to provide personal credit, to use a credit report containing information about the Customer's commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of a person. This is in accordance with section 18L(4) of the Act.
15. **Authority to exchange information with other credit providers.** In accordance with section 18N(1)(b) of the Act, the Customer authorises the Supplier to give to and receive from the credit providers named overleaf or that may be named in a credit report issued by a credit reporting agency, information in the Suppliers possession or the other credit provider's possession about the Customer's creditworthiness, credit standing, credit history and credit capacity. The Customer understands the information may be used to: (a) Assess an application for credit by the Customer, (b) Assist the Supplier in avoiding default on the Customer's credit obligation, (c) Notify other credit providers of a default by the Customer, (d) Assess Customer's creditworthiness.
16. For details of TDC3's privacy policy visit www.on-demand.com.au or request a copy at info@on-demand.com.au