

To be completed in full. Please print, sign and return to Ball & Doggett to avoid delays in the opening of accounts.

1. General Details

Applicant Legal Entity Name:

Trading As:

ABN:

ACN:

Business Address:

Entity Type: Company | Partnership | Trading Trust | Sole Trader

Date Business Established:

Phone:

Mobile:

Email:

Estimated Monthly Purchases:

Orders Contact:

Statement/Invoice Postal/Email Address:

2. If you are a Company, please fill out the below section:

Director's Surname:

Given Names:

Address:

Phone

D.O.B:

Director's Surname:

Given Names:

Address:

Phone

D.O.B:

Director's Surname:

Given Names:

Address:

Phone

D.O.B:

If the Company is a subsidiary, Name of Ultimate Holding Company:

Is the Company the Trustee of a Trust? (please tick one) Yes No

If yes. Name of Trust:

3. If you are a Trust or Trust Partnership, please fill out the below section:

Name of Trust:

ABN/ACN:

Name of Trust:

ABN/ACN:

Name of Trust:

ABN/ACN:

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4. If you are a Sole Trader/Partnership, please fill out the below section:

Partnership Name:	ABN:
Sole Trader (Trading as):	BRN:
Address:	
Phone:	Email:
1. Details of Sole Trader/Partners	
ABN:	ACN:
Surname:	Given Names:
Address:	
Phone:	D.O.B:
2. Details of Sole Trader/Partners	
ABN:	ACN:
Surname:	Given Names:
Address:	
Phone:	D.O.B:
3. Details of Sole Trader/Partners	
ABN:	ACN:
Surname:	Given Names:
Address:	
Phone:	D.O.B:

5. Trade References (three to be supplied)

1. Company Name:	Name:
Address:	
Phone:	Email:
2. Company Name:	Name:
Address:	
Phone:	Email:
3. Company Name:	Name:
Address:	
Phone:	Email:

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6. Past History

Has the Applicant or any of its Directors/Partners/Trustees been previously or currently declared bankrupt? (please tick one) Yes No | If yes, please provide details below:

Name:

Date of bankruptcy:

Date of discharge of bankruptcy:

Has the Applicant or any of its Directors/Partners/Trustees been a Director/Partner/Trustee of a Company or Business that has ceased business through insolvency, administration, receivership or liquidation. (please tick one) Yes No | If yes, please provide details below:

Business Name:

Date business ceased trading:

Are the trading premises (please tick one) Owned | Leased | Tenancy

If premises leased, expiry date of lease:

Has the Applicant or its Associated Companies or any Partners or Directors had a previous account or an existing account with any of the BJ Ball Group companies or K.W.Doggett Pty Ltd Group companies either in Australia or NZ?

(please tick one) Yes No | If yes, please provide details below:

(please tick all that apply) BJ Ball Group | KWDoggett Pty Ltd Group

Business Name:

Customer Account ID:

If the business has been established less than one year – please provide occupation and address prior to present business:

Occupation:

Address:

7. Contact Deatils

1. Details of Accounts Payable Contact

Surname:

Given Names:

Phone:

Email:

2. Details of Purchasing Contact

Surname:

Given Names:

Phone:

Email:

3. Details of Sales Contact

Surname:

Given Names:

Phone:

Email:

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8. Customer Declaration

I / We ("the Customer") wish to make application for a Credit Account with Ball & Doggett Pty Ltd ABN 58 005 190 036 ("Ball & Doggett") and in doing so:

1. warrant to Ball & Doggett that all information tendered in this Application is true and correct and that I/we have the authority to bind the Customer;
2. acknowledge having received, read and understood the Terms and Conditions of Sale prior to having signed this Application for a Credit Account;
3. agree to be bound by Ball & Doggett's Terms and Conditions of Sale (as amended from time to time by notice in writing which forms part of this document and understand that the Terms and Conditions form a security agreement for the purposes of the Personal Property Securities Act 2009;
4. acknowledge that the Terms and Conditions of Sale may vary from time to time as recorded on your website www.ballanddoggett.com.au and we will continue to be bound by them;
5. acknowledge that Ball & Doggett requires that the value of each purchase order exceed a minimum order value and may refuse an order or may apply a delivery charge if this criteria is not met;
6. acknowledge that any personal information is collected by Ball & Doggett in accordance with the Privacy Act 1988 (Cth) for the purpose of our commercial credit requirements and that such personal information may be disclosed to a credit reporting agency;
7. authorise Ball & Doggett or their agent to make any necessary enquiries to establish the creditworthiness of the Customer, including the obtaining of credit information or report from a credit reporting agency, trade references named in this Application for a Credit Account, or any Bank of the Customer by providing to Ball & Doggett such information about the financial and banking affairs of the Customer as may be reasonably requested by Ball & Doggett from time to time;
8. if signing as a company, expressly warrant to Ball & Doggett that the Customer is solvent and able to pay its debts as and when due;
9. payment shall be made within 30 days from the end of the month in which goods or services are supplied or as otherwise agreed by Ball & Doggett;
10. prices of goods are subject to change without notice, and will be subject to GST;
11. we understand and accept the consent we have given under the Privacy Act 1988 (Cth)

Where the Applicant Company Directors and/or Company Secretary/Partnership or Trading Trust:

1. Director Name:	2. Director Name:
Signature:	Signature:
Witness Name:	Witness Name:
Witness Signature:	Witness Signature:
Date:	Date:
Address:	
Occupation:	Date:
Or where the Applicant is a Sole Trader:	
Sole Trader/Trustee Signature:	Print name:
Witness Signature:	Print name:
Address:	
Occupation:	Date:

Applications will not be accepted if the above section has not been signed.

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9. Director's Guarantees

Details of guarantors: "the guarantors" which expression includes the guarantor's personal representatives

1. Director's Surname:		Given Names:	
D.O.B:	Address:		
Guarantor Signature:		Signed this day of:	
Name of Witness:		Witness Signature:	
2. Director's Surname:		Given Names:	
D.O.B:	Address:		
Guarantor Signature:		Signed this day of:	
Name of Witness:		Witness Signature:	
3. Director's Surname:		Given Names:	
D.O.B:	Address:		
Guarantor Signature:		Signed this day of:	
Name of Witness:		Witness Signature:	

In consideration of Ball & Doggett Pty Ltd and/or each subsidiary, affiliate, associated company, related entity and any successors or assigns (the Company) agreeing to supply or continuing to supply to the Customer goods and/or services on credit, hereby agree with the Company as follows.

- The Guarantors hereby jointly and severally guarantee the due payment to the Company of all monies and interest thereon now and/or hereinafter owing by the Customer to the Company for all such goods and/or services as the Company may from time to time supply or have already supplied to the Customer.
- This Guarantee shall be a continuing guarantee for all debts whatsoever and whensoever incurred by the Customer with the Company provided however that if the Guarantors each shall give the Company no less than fourteen days written notice of their desire to be released from the Guarantee and if at the expiration of such period of notice all liabilities of the Customer to the Company have been discharged, then this Guarantee shall cease to be of effect.
- As between the Company and the Guarantors this guarantee shall be a principle obligation so that obligations of the Guarantors are entirely independent of the obligations of the Customer to the Company.
- The Company shall be at liberty without notice to the Guarantors at any time and without in any way discharging the Guarantors from liability as Guarantors hereunder to grant time or other indulgence to the Customer and to accept payment from the Customer.
- All payments received by the Company from the Customer or any liquidation thereof shall be taken and applied by the Company as payments in gross and any right or subrogation to the Company which the Guarantors may have against the Customer or any Liquidator thereof shall not arise until the Company has received the full amount owing. Any ultimate balance that may remain owing subsequent to the final distribution of the Customer's assets is and shall remain the liability of the Guarantors.
- Notices to be served on the Guarantors concerning any matter relating to this Guarantee concerning any matter relating to this Guarantee shall be sufficiently served if posted to the Guarantors by registered mail at their aforesaid personal address. This guarantee shall be governed by the law of the State or Territory where it is given.
- The Guarantors charge in favour of the Supplier all of their estate and interest in any real property that the Guarantors own at present and in the future with the amount of their indebtedness hereunder until discharged, such indebtedness to include:
 - all money which is now or at any time in the future becomes due and payable to the Supplier by the Applicant on any account or accounts whether now existing or which may in the future be opened or in any manner whatsoever, including but not limited to amounts payable by the Applicant to the Supplier arising out of a relationship of trustee and beneficiary; and
 - any failure by the Applicant to make due payment of any money owing to the Supplier whether for goods sold or otherwise or to observe the terms of any agreement between the Applicant and the Supplier, including costs on an indemnity basis of any attempt or attempts to recover from the Applicant or any Guarantor and whether successful or not or whether frustrated by the Applicant or Guarantor or by operation of law and including costs ordered by a court to be paid by the Supplier to the Applicant or to any Guarantor including the costs of lodging and withdrawing caveats and/ or obtaining injunctions and enforcing any security over real and personal property given to the Supplier.
- The Guarantors charge in favour of the Supplier all of their estate and interest in any personal property that the Guarantors own at present and in the future with the amount of their indebtedness hereunder until discharged, such indebtedness to include:
 - all money which is now or at any time in the future becomes due and payable to the Supplier by the Applicant on any account or accounts whether now existing or which may in the future be opened or in any manner whatsoever, including but not limited to amounts payable by the Applicant to the Supplier arising out of a relationship of trustee and beneficiary; and
 - any failure by the Applicant to make due payment of any money owing to the Supplier whether for goods sold or otherwise or to observe the terms of any agreement between the Applicant and the Supplier, including costs on an indemnity basis of any attempt or attempts to recover from the Applicant or any Guarantor and whether successful or not or whether frustrated by the Applicant or Guarantor or by operation of law and including costs ordered by a court to be paid by the Supplier to the Applicant or to any Guarantor including the costs of lodging and withdrawing caveats and/ or obtaining injunctions and enforcing any security over real and personal property given to the Supplier.
- This guarantee and indemnity secures the repayment of all monies owed by the Applicant whatsoever, and this deed constitutes the entire guarantee.
- Where the Guarantors have previously entered into an agreement with the Supplier by which the Guarantors have granted a charge, mortgage or other security over real or personal property, those charges, mortgages or other security interests will continue and co-exist with the obligations and security interests created in this deed and will secure all indebtedness and obligations of the Guarantors under this deed. The Supplier may, at its election, vary the terms of such previous charges, mortgages or other securities to reflect the terms herein.

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10. Privacy Statement

1. This privacy statement encompasses consents, notifications & disclosures under or in relation to the Privacy Act 1988 (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 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 consents to the Supplier collecting, using and disclosing personal information (including sensitive information) for both their primary purposes specified herein, including the purpose of direct marketing and secondary purposes as may be permitted by the Act.
6. The Supplier may collect, and may already have collected, Information from the Applicant, 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 or its related bodies corporate.
7. The Applicant consents to the Supplier obtaining and making disclosure of Information about the Applicant 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 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 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 consents 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 right to request limitations to the use of their information.

Equifax
Level 15, 100 Arthur Street
NORTH SYDNEY NSW 2060
Tel: 1300 921 621

Dun & Bradstreet
Level 2, 143 Coronation Drive
MILTON QLD 4064
Tel: 07 3360 0600

Creditor Watch
Level 13, 109 Pitt Street
SYDNEY NSW 2000
Tel: 1300 501 312

Experian
Level 6, 549 St Kilda Road
MELBOURNE VIC 3004
Tel: 03 9699 0100

(NCI) National Credit Insurance
Level 7, 432 St Kilda Road
MELBOURNE VIC 3004
Tel: 03 9607 1400

9. The Supplier may disclose Information to, and about it and the Applicant hereby acknowledges that it consents 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) or its related bodies corporate.
10. By reason of the Applicant's consent to the disclosure to overseas recipients hereunder, APP 8.1 will not apply to the Supplier's dealing with the Applicant'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 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, or continuing to trade with the Supplier after receipt of this Statement.

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11. Office Use Only

Approved Limit:	Customer Code:
Sales Representative:	State:
Credit Assessment by:	Date:
Endorsed by:	Date:
Endorsed by:	Date:
Approved by:	Date:
Acceptance letter sent:	Date:
Notes:	

Victoria

PO Box 4060
Dandenong South VIC 3164
Sales 03 8794 3550
vicorders@ballanddoggett.com.au
vicaccounts@ballanddoggett.com.au

Queensland

PO Box 5965
Brendale QLD 4500
Sales 07 3490 5800
qldorders@ballanddoggett.com.au
qldaccounts@ballanddoggett.com.au

Western Australia

PO Box 791
Balcatta WA 6914
Sales 08 9281 7600
waorders@ballanddoggett.com.au
waaccounts@ballanddoggett.com.au

New South Wales

PO Box 6247
Blacktown NSW 2148
Sales 02 8863 1222
nsworders@ballanddoggett.com.au
nsw.accounts@ballanddoggett.com.au

South Australia

PO Box 1122
Flinders Park South Australia 5025
Sales 08 8168 2626
saorders@ballanddoggett.com.au
saaccounts@ballanddoggett.com.au

Tasmania

51 Charles Street
Moonah TAS 7009
Sales 03 8587 3444
vicorders@ballanddoggett.com.au
vicaccounts@ballanddoggett.com.au

These Terms and Conditions of Sale supersede all previous Terms and Conditions of Sale. Indent prices for proprietary grades are available on application.

Payment terms

1. The terms of payment are strictly thirty (30) days (or such other period as nominated by the Supplier herein) from the end of month of date of invoice. Ball & Doggett Pty Ltd ABN 58 005 190 036 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 payment in its absolute and unfettered discretion by giving fourteen (14) days prior written notice to the Customer.
2. The Supplier may invoice the Customer for the goods at the time of delivery or at any time after the Supplier delivers or attempts to deliver them or, if agreed with the Customer, at a time before delivery.
3. Unless stated otherwise all prices quoted are in Australian dollars and payments are to be made in Australian currency free of exchange.
4. If the Customer fails to make full payment within the required time:
 - (a) the entire amount of the Customer's outstanding debt will become immediately due and payable to the Supplier without any need for the Supplier to make written demand for such payment; and
 - (b) the Supplier may do any one or more of the following:
 - (i) suspend any further deliveries;
 - (ii) charge the Customer interest computed daily and compounded monthly on the outstanding amount at the penalty interest rate of 1.5% per month calculated on a daily basis on the unpaid amount from due date until payment in full;
 - (iii) require the Customer to deliver the goods back to the Supplier at the Customer's cost; and
 - (iv) recover all reasonable collection and legal costs.
5. Payment for goods supplied shall be made in full by the Customer to the Supplier by a method of payment approved by the Supplier without deduction or set off.
6. The chargeable weight for the quantity actually delivered is, in the case of paper in sheets, the nominal weight of reams (inclusive of ream wrapper whether or not the paper is wrapped) and, in the case of paper on reels, the actual weight (inclusive of the weight of reel wrappers, cores and wooden plugs). References to weights, quantities or other measures are within a variance of plus or minus 5%.
7. Time is of the essence regarding the making of all payments.
8. The Supplier may, from time to time, offer customers discounts as an incentive for making timely payments. Any such incentives will only be provided to customers on such terms approved by the Supplier. No settlement discounts will be allowed if the Customer's current account balance is overdue.
9. The Supplier reserves the right to recover any merchant fees or surcharges that it may incur as a consequence of the Customer purchasing goods from the Supplier by credit card at the same rate charged to the Supplier by the merchant.
10. The Supplier reserves the right to impose a minimum order value should circumstances warrant it.

Price and price variation

11. The Supplier reserves the right at any time to correct any errors or omissions in any documentation the Supplier has issued to the Customer.
12. The price does not include any special packaging costs.
13. The Supplier reserves the right to vary any quoted prices of goods at any time by notice in writing to the Customer, provided always that the Customer may within 14 days of receipt of that notice request that any part of an order for goods affected by the price variation be terminated and shall notify the Supplier in writing of such request. Within 14 days of receipt of a request for termination from the Customer, the Supplier may either terminate that part of the order, or elect to supply the goods to the Customer at the original price which shall be binding on the Customer and the Customer's request for termination shall have no effect.

Jurisdiction

14. These Terms and Conditions are governed by the laws of Victoria and the laws of the Commonwealth of Australia which are in force in Victoria.
15. The Customer acknowledges and agrees that any contract for the supply of goods or services between the Supplier and the Customer is formed at the address of the Supplier.
16. The parties to this agreement submit to the non-exclusive jurisdiction of the courts of Victoria and the relevant federal courts and courts competent to hear appeals from those courts.

Security/charges

17. The Customer charges in favour of the Supplier all of its estate and interest in any real property that the Customer owns at present and in the future with the amount of its indebtedness hereunder until discharged.
18. The Customer charges in favour of the Supplier all of its estate and interest in any personal property that the Customer owns at present and in the future with the amount of its indebtedness hereunder until discharged.
19. The Customer appoints as its duly constituted attorney the Supplier's company secretary from time to time to execute in the Customer's name and as the Customer's act and deed any real property mortgage, charge, bill of sale or consent to any caveat the Supplier may choose in its reasonable discretion, even though the Customer may not have defaulted in carrying out its obligations hereunder.
20. Where the Customer has previously entered into an agreement with the Supplier by which the Customer 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 Customer 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.

Purpose of credit

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

Formation of contract

22. 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 order or other offer to purchase received by it.
23. Placement of an order or other offer to purchase, either verbally or in writing, will constitute acceptance of these Terms and Conditions.
24. Each order or other offer to purchase may be accepted by written acceptance by the Supplier, performance of it (including by delivery) or issue by the Supplier of an invoice in respect of it (whichever occurs first). Such acceptance will complete a contract between the Customer and the Supplier on these Terms and Conditions.

Retention of title

25. Title in the goods does not pass to the Customer until the Customer has made payment in full for the goods and, further, until the Customer has made payment in full of all the other money owing by the Customer to the Supplier (whether in respect of money payable under a specific contract or on any other account whatsoever).
26. Whilst the Customer has not paid for the goods supplied in full and all other monies owing at any time, the Customer agrees that property and title in the goods will not pass to the Customer and the Supplier retains the legal and equitable title in those goods supplied and not yet sold.
27. Until payment in full of all monies owing has been made to the Supplier, the Customer will hold the goods in a fiduciary capacity and as bailee 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.
28. The Customer will be entitled to sell the goods, use them in any value adding process (being a processing, mixing or affixing process including printing, gluing, cutting and binding) ("value added goods") and sell value added goods in the ordinary course of its business, but until full payment for the goods and all other monies owing has been made to the Supplier, the proceeds (as defined in the PPSA) will be held by the Customer on trust for the Supplier absolutely and money forming part of the proceeds will be held in a separate account that clearly identifies those proceeds as money held on trust for the Supplier. The Customer acknowledges and agrees that such sales do not give rise to any liability or obligations on the part of the Supplier in contract or otherwise.
29. The Customer's indebtedness to the Supplier, whether in full or in part, will not be discharged by the operation of clause 28 hereof unless and until the funds held on trust are remitted to the Supplier.

30. The Supplier may, whilst it retains title to the goods, at its absolute discretion and without further notice and prejudice to any other of its rights, demand the return of the goods or re-take possession of the goods from any site owned or controlled by the Customer, and the Customer grants the Supplier (or its duly appointed agent) an irrevocable licence to do so without any liability for any loss or damage suffered as a consequence of such entry or re-taking of possession.

31. The Supplier is entitled, from time to time, to enter the Customer's premises to inspect, copy or take extracts from the books, records and files of any kind relating to the sale of the goods, the identification of sale proceeds in respect of the goods, the identification of the book debts due to the Customer. The Customer acknowledges and agrees that:

- (a) the Customer will keep its books, records and files of any kind available for inspection by the Supplier at the Customer's principal place of business; and
- (b) any failure by the Supplier to exercise any right under this clause 31 or any other rights is not a waiver of any of the Supplier's rights, including without limitation those rights that arise under this clause 31.

32. The Customer will be responsible for the Supplier's costs and expenses in exercising its rights under clauses 30 and 31. 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 Customer against the Supplier, its employees, agents or contractors.

33. The Customer 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 Customer on those goods, and the Customer hereby grants an irrevocable licence to the Supplier to do all things necessary to sell the goods bearing the name or trademark of the Customer.

34. Pending payment of all monies owing, the Customer's right to sell the goods in the ordinary course of its business will immediately cease on the happening of any of the following events:

- (a) the Customer ceases to be able to pay its debts as and when they fall due;
- (b) the Customer commits an act of bankruptcy or has a controller or trustee appointed in respect of its estate or any part of its assets;
- (c) execution is levied against any of the Customer's possessions;
- (d) a resolution is passed for, an application is made for, or the Customer is placed in, liquidation, whether voluntary or otherwise;
- (e) the Customer's act or omission would entitle a receiver to take possession of any assets, or would entitle an external administrator to be appointed to it;
- (f) the Customer commits a material breach of any of these Terms and Conditions or any other agreement between the Customer and the Supplier;
- (g) the Customer purports to enter into a forward sale contract in respect of the goods or value added goods or purports to assign or factor the book debts due to it without the Supplier's prior written consent, which consent may be withheld in the Supplier's absolute discretion; or
- (h) the Supplier gives notice to the Customer terminating its right to sell the goods in the ordinary course of business.

35. For the avoidance of doubt, the Supplier's interest in the goods constitutes a security interest and to the extent applicable a 'purchase money security interest' pursuant to the PPSA.

36. The Customer must ensure that no security interest (within the meaning of the PPSA) is created, exists or subsists over the goods (including any replacement part or other item that is incorporated into any goods), in the Customer's possession or control prior to title to the goods passing to the Customer other than a security interest arising under these Terms and Conditions.

Cancellation of terms of credit

37. The Supplier reserves the right to withdraw credit at any time, whether the Customer is in default under the terms of this agreement or not.

Claims

38. Claims will only be considered if made within one month of delivery of the goods.

Provision for further information

39. The Customer undertakes to comply with any request by the Supplier to provide further information for the purpose of assessing the Customer's creditworthiness, including an updated credit application.

40. If the Customer 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

41. If the Customer is a corporation, the Customer warrants that its directors have approved the Customer entering into this agreement.

Trustee capacity

42. If the Customer is the trustee of a trust (whether disclosed to the Supplier or not), the Customer warrants to the Supplier that:

- (a) the Customer enters into this agreement in both its capacity as trustee and in its personal capacity;
- (b) the Customer has the right to be indemnified out of trust assets;
- (c) the Customer has the power under the trust deed to sign this agreement; and
- (d) the Customer will not retire as trustee of the trust or appoint any new or additional trustee without advising the Supplier.

43. The Customer must give the Supplier a copy of the trust deed upon request.

Partnership

44. If the Customer enters into this agreement as partners, the Customer warrants that all of the partners have approved the Customer entering into this agreement.

45. If the Customer 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

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

Waiver

47. A waiver of any provision or breach of this agreement given 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 given by the Customer must be made by the Customer's authorised officer in writing.

48. Until ownership of the goods passes, the Customer waives its rights it would otherwise have under the PPSA:

- (a) 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 decisions;
- (c) under section 121(4) to receive a notice of enforcement action against liquid assets;
- (d) under section 125 in respect of the obligation to dispose of or retain collateral;
- (e) under section 129 to receive a notice of disposal of goods by the Supplier purchasing the goods;
- (f) under section 130 to receive a notice to dispose of goods;
- (g) under section 132(2) to receive a statement of account following disposal of goods;
- (h) under section 132(3)(d) to be shown amounts paid to other secured parties in a statement of account;
- (i) under section 132(4) to receive a statement of account if no disposal of goods for each 6 month period;
- (j) under section 134(2)(a) to receive notice of retained collateral;
- (k) under section 135 to receive notice of any proposal of the Supplier to retain goods;

- (l) under section 137(2) to object to any proposal of the Supplier to retain or dispose of goods;
- (m) under section 142 to redeem the goods;
- (n) under section 143 to reinstate the security agreement; and
- (o) under section 157(1) and 157(3) to receive a notice of any verification statement.

Costs

49. The Customer must pay for its own legal, accounting and business costs and all costs incurred by the Supplier relating to any default by the Customer. The Customer must also pay for all stamp duty and other taxes payable on this agreement (if any).
50. The Customer will pay the Supplier's costs and disbursements incurred in pursuing any recovery action, or any other claim or remedy, against the Customer, including collection costs, debt recovery fees and legal costs on an indemnity basis. Such costs and disbursements will be due and payable by the Customer to the Supplier irrespective of whether pursuit of the recovery action, claim or remedy is successful.
51. The Customer acknowledges and agrees that payments by the Customer 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 49 and 50.
 - (b) Secondly, in payment of any interest incurred in accordance with clause 4(b)(ii).
 - (c) Thirdly, in payment of the outstanding invoice(s).
52. 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 Customer 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.
53. 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 52 herein.
54. Payments allocated (and/or reallocated) under clause 52 and/or 53 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.

Risk and Insurance

55. Risk in the goods passes to the Customer immediately on delivery, or on invoice for charged and held goods. From the day that risk in the goods passes to the Customer until the passing of title, the Customer must, at its own cost, insure the goods against such risks as a prudent owner of the goods would insure them (for their full insurable value).

Taxes and duty

56. The Customer must pay GST on any taxable supply made by the Supplier to the Customer under this agreement. The payment of GST is in addition to any other consideration payable by the Customer for a taxable supply.
57. 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 Customer, then the Customer must pay the Supplier these additional amounts on demand.

Set-off

58. All payments required to be made by the Customer under this agreement will be made free of any set-off, or counterclaim and without deduction or withholding.
59. 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 Customer by the Supplier.

Miscellaneous

60. The Supplier is not liable for any loss caused to the Customer by reason of strikes, lockouts, fires, riots, war, embargoes, civil commotions, acts of God or any other activity beyond the Supplier's control.
61. In relation to the supply of goods, the Supplier's liability is limited to any one or more of the following as determined by the Supplier:
- (a) replacing the goods or supplying equivalent goods;
 - (b) repairing the goods;
 - (c) providing the cost for replacing the goods or for acquiring equivalent goods; or
 - (d) providing the cost for having the goods repaired.
62. In relation to the supply of services, the Supplier's liability is limited to any one or more of the following as determined by the Supplier:
- (a) supplying the service again; or
 - (b) providing for the cost of having the services supplied again.
63. 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 Customer.
64. The Customer 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 its credit application or any other address later notified to the Supplier by the Customer or the Customer's authorised representative.
65. The Customer further agrees that where the Supplier has rights in addition to those under part 4 of the PPSA, those rights will continue to apply.
66. The Customer irrevocably grants to the Supplier the right to enter upon the Customer's property or premises, without notice, and without being in any way liable to the Customer or to any third party, if the Supplier has cause to exercise any of its rights under sections 123 and/or 128 of the PPSA, and the Customer shall indemnify the Supplier from any claims made by any third party as a result of such exercise.
67. 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 of the Competition and Consumer Act 2010 or any relevant State or Federal Legislation which by law cannot be excluded, restricted or modified.

Cancellation

68. Cancellation of any order by the Customer requires approval in writing from the Supplier (which may or may not be granted) otherwise the goods will be delivered to the Customer and the Supplier will be entitled to receive payment of the purchase price from the Customer in accordance with these Terms and Conditions.
69. In the event that the Supplier accepts cancellation of an order by a Customer, it reserves the right to charge the Customer a restocking fee.
70. The Supplier is not obliged to supply goods in relation to any order and may cancel or suspend (in its absolute discretion and without limitation to any other remedy available to it) the trading account of the Customer at any time if:
- (a) the Customer breaches any of these Terms and Conditions;
 - (b) the Customer has provided any false or misleading or inaccurate information to the Supplier (including information set out in the Application);
 - (c) the Customer commences to be wound up, struck off, placed in liquidation, under official management, or to appoint either a receiver or an administrator; or
 - (d) the Supplier has formed the opinion (in its absolute discretion) that the Customer no longer meets the financial conditions or commitment expected from the Supplier's customers.
71. In addition to other remedies herein or at law, cash payments or satisfactory security from the Customer may be required by the Supplier before dispatch of the Goods, or the due date for payment by the Customer under any order may be accelerated by the Supplier. Limitation of liability
72. Except as expressly provided to the contrary in these Terms and Conditions, all terms, conditions, warranties, undertakings, inducements or representations whether

express, implied, statutory or otherwise in relation to the goods (including but not limited to those implied by the United Nations Convention on Contracts for the International Sale of Goods) are excluded to the maximum extent permitted by law.

73. To the extent that any provision of legislation of the Commonwealth or any State or Territory may imply warranties or impose obligations on the Supplier which cannot be excluded, the Supplier's liability will be limited to one or more of the following as determined by the Supplier:

- (a) the replacement of the goods or the supply of equivalent goods;
- (b) the repair of the goods;
- (c) the payment of the cost of replacing the goods or of acquiring equivalent goods; or
- (d) the payment of the cost of having the goods repaired.

74. Except as expressly provided in these Terms and Conditions, the Supplier shall not be liable to the Customer, its employees, agents or contractors for any loss or damage to the goods or any other property or injury to persons (including but not limited to loss of profits or business or other direct, indirect, special, consequential or incidental damages) resulting from, arising out of, or in connection with the acquisition, delivery, re-supply, retaking of possession, installation or use of the goods or any other claim whatsoever arising directly or indirectly out of or in any way attributable to the performance or nonperformance of an order.

75. The Supplier's total liability in all circumstances is limited to the amount paid or payable by the Customer for the relevant goods.

76. The Customer agrees to indemnify the Supplier, its employees, agents and contractors against all actions, proceedings and claims (including consequential loss and loss of profits and legal fees and expenses on an indemnity basis) whatsoever brought against the Supplier, its employees, agents or contractors in relation to any injury loss of life or damage to any property or financial or other consequential loss for and in respect of any loss injury expense or damage howsoever caused whether by the negligence of the Supplier or not arising directly or indirectly out of or in any way attributable or incidental to the performance of an order. The Supplier holds the benefit of this indemnity as agent for its employees, agents and contractors and may enforce it on their behalf.

Customer Acknowledgements

77. The Customer acknowledges that the goods are not sold pursuant to a sale by description or a sale by sample. Any description of the goods on any of the Supplier's documents is given by way of identification only.

78. To the extent permitted by law, the Customer acknowledges that:

- (a) the Customer is relying on its own skill and judgement in relation to its selection of the goods; and
- (b) the Customer has not advised the Supplier of the intended purpose of the goods and the Supplier has not advised the Customer of the suitability of the goods for any purpose, including the suitability of self-adhesive materials purchased by the Customer.

Customer Warranties

79. The Customer warrants to the Supplier that:

- (a) it possesses the relevant knowledge and all necessary licences, permits or approvals to receive, handle and store the goods;
- (b) it will comply with all laws and the conditions of any licences, permits or approvals relating to the handling and storage of the goods.

80. To the extent permitted by law, the Customer indemnifies the Supplier against all losses, damages or costs (whether incurred by or awarded against the Supplier) that the Supplier may incur as a result whether directly or indirectly, of:

- (a) the Customer's use, sale and/or handling of the goods;
- (b) any claim that the Customer's use of the goods infringes the intellectual property rights of any person and/or entity; or
- (c) repossessing the goods or enforcing any rights the Supplier has against the Customer under these Terms and Conditions or at law, including without limitation, any claims from parties whose property has been incorporated into the goods.

Delivery

81. Delivery of the goods is deemed to occur either:

- (a) when the goods are unloaded or provided at the premises nominated by the Customer, whether or not any person is present to accept the delivery; or
- (b) if collected by the Customer, when the Supplier notifies the Customer that the goods are ready for collection from its premises.

82. The Supplier reserves the right to charge the Customer the cost of delivery at the Supplier's discretion based upon the time of delivery, the value of the order and the location of delivery.

83. Any dates specified for delivery of any goods are estimated dates only and the Supplier shall not be liable for any damage or loss whatsoever which the Customer may suffer as a result of delivery being delayed for any reason.

84. The Supplier reserves the right to deliver the goods by installments and each installment shall be deemed to be a separate contract subject to these Terms and Conditions. Should the Supplier fail to deliver or make defective delivery of one or more installments this shall not entitle the Customer to terminate the entire order.

85. The Customer shall inspect all goods delivered against the invoice and/or delivery docket at the time of receipt of goods and must note any deficiencies before acknowledging receipt.

86. Without prejudice to any other rights and remedies which it may have, the Supplier may charge storage and transportation expenses if the Customer fails or refuses to take or accept delivery or indicates to the Supplier that it will fail or refuse to take or accept delivery at the time specified or at any other times that the Supplier (or its nominated carrier) is able to deliver the goods. In such circumstances, the Supplier accepts no responsibility for any damage whatsoever to the goods whether caused by or attributable to directly or indirectly the Supplier, its employees, agents or contractors. Notice by the Supplier that the goods have been stored in accordance with this clause shall constitute delivery of the goods.

Indent Sales

87. Where the Supplier arranges for the goods to be supplied to the Customer by a third party supplier, the following terms and conditions apply:

- (a) All orders are accepted subject to the Supplier being able to arrange supply of the goods;
- (b) Where the Supplier arranges for the goods to be imported into Australia and they are supplied direct to the Customer or held at premises controlled by the Customer or its agent:
 - (i) the price conversions from overseas currency to Australian currency will be at the rate of exchange quoted in the original order confirmation;
 - (ii) the Customer will be responsible (at its cost) for obtaining any licences and approvals necessary to import the goods;
 - (iii) the provisions of the Incoterms 2010 as applicable to the contract between the third party supplier and the Supplier are deemed to be included in and form part of the contract with the Customer except to the extent that any such provisions are inconsistent with these Terms and Conditions;
 - (iv) where the term "net delivered" is used it shall have the meaning equivalent to the Incoterm "Delivered Duty Paid – Buyer's Premises Incoterms 2010" and it shall be the Customer's responsibility in any such contract to arrange for the goods to be unloaded and the Customer shall bear all risks associated with the unloading of the goods;
 - (v) except in the case of goods sold at net delivered prices, all bank charges and other clearing costs will be met by the Customer; and
 - (vi) where the basis of sale is net delivered, payment is due by the end of the month following the date on which the goods are delivered to the Customer or collected by the Customer. In all other cases, the goods will be invoiced on the date of the bill of lading and payment is due at the time specified on the sale note.
- (c) The Customer acknowledges that the goods referred to in any particular order will be subject to certain conditions of sale imposed by the third party supplier. Because of this the Customer accepts that there may be certain variations in quantities supplied, thickness, sheet size, and reel dimensions within certain tolerances generally accepted within the paper industry.
- (d) The Supplier accepts no liability for, and the Customer agrees to indemnify the Supplier from, any claim arising where a third party supplier refuses to accept an order or does not fulfil an order or for any cause whatsoever beyond the Supplier's reasonable control.

Packing

88. Packing will be effected in accordance with the Supplier's standard practice and the cost of packing is included in the price. If the Customer requests alternative packing the Customer will bear the cost of such packing.

Customer guillotining policy

89. The Supplier reserves the right to charge for the cost of cutting for any items not published within the Supplier's price book.

Claims and returns

90. Goods may only be returned for credit or exchange within 30 days of the date of the invoice.

91. Goods returned for a credit or exchange to the Supplier will not be accepted unless:

- (a) the goods are returned in original packaging and are fit for resale; and
- (b) the Customer agrees to pay any restocking fee charged by the Supplier.

92. In addition to the Customer's rights in respect of defective or nonconforming goods, the Customer may return goods where all of the following circumstances apply:

- (a) the Supplier has agreed in writing in advance;
- (b) the goods are, in the Supplier's opinion, in good saleable condition;
- (c) the goods remain in the original undamaged packaging as supplied to the Customer by the Supplier;
- (d) the goods are not custom made in accordance with the Customer's particular requirements or imported from overseas at the Customer's request;
- (e) the goods are returned within 30 days following delivery; and
- (f) the Customer is liable for the delivery and insurance costs incurred in respect of any goods returned to the Supplier.

93. Any goods returned must be at the Customer's entire risk and expense except in cases where goods have been supplied in error by the Supplier. All goods returned must be by the Supplier's nominated carrier.

Sub-contracting

94. The Supplier may sub-contract the production, manufacture, supply or delivery of all or some of the goods.

Containers & Pallets

95. Any containers or pallets owned by the Supplier used for delivery of the goods remain its property, and may not be used by the Customer other than for storage of the goods delivered.

96. Any deposit fees paid are refundable only after the containers and pallets are returned in good order and condition. Any costs incurred by the Supplier in the repair of containers or pallets will be borne by the Customer.

97. On delivery of the goods, any pallets hired by the Supplier from a third party will be transferred to the Customer's account with the relevant hire company.

Waiver

98. Failure by the Supplier to insist on strict compliance with any of these Terms and Conditions or any delay by the Supplier in exercising its rights under any contract between the Supplier and the Customer will not constitute a variation or waiver of any provision of this contract or of any right available to the Supplier.

Execution

99. The Customer acknowledges that its agents and employees may place orders for goods with the Supplier and that it shall be bound by these Terms and Conditions irrespective of whether any such orders are unauthorised or fraudulent.

Notices

100. The Supplier may serve any notice on the Customer by forwarding it by post or facsimile or email at the last known address of the Customer.

Clerical errors

101. Clerical errors, typing errors or other errors in computations, catalogue, quotation, acceptance, offer, invoice, delivery docket, credit note or specification of the Supplier shall be subject to correction by the Supplier.

Severance

102. If part or all of any provision of these Terms and Conditions or its application to any person or circumstance is illegal or unenforceable, the provision or part of a provision will be interpreted as may be necessary to ensure it is not illegal or unenforceable. If any provision or part of a provision cannot be interpreted in that way, the provision or part of a provision will be severed from these Terms and Conditions and the remaining provisions and parts of provisions continue in force and remain effective.

Variation

103. The Customer agrees that these Terms and Conditions may be varied, added to, or amended by an authorised officer of the Supplier at any time by giving fourteen (14) days prior written notice to the Customer.

104. Any proposed variation to these Terms and Conditions by the Customer must be requested in writing. The Supplier may refuse any such request without providing reasons either orally or in writing.

105. Variations requested by the Customer will only be binding upon the Supplier if they are accepted in writing.

Consent to register

106. The Customer 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.

107. The Customer must assist the Supplier to complete the registration of any financing statement in respect of the goods, and will do all things and provide all information necessary to enable the Supplier to perfect the Supplier's security interest in the goods and complete any financing change statement.

108. The Customer 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

109. 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 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.

110. Notwithstanding clause 109, all supplies of consignment stock are made on the terms of the Consignment Agreement between the Supplier and the Customer (or in absence of such an Agreement, the Supplier's usual form Consignment Agreement) and i-Consignment Terms and Conditions where applicable to that agreement as well as these Terms and Conditions.

Privacy Act

111. The Customer agrees to the terms of the Privacy Statement pursuant to the Privacy Act 1988 contained in its credit application.

BALL & DOGGETT PTY LTD (314011)

DIRECT DEBIT REQUEST (DDR)

You may contact us as follows:

Phone: 0447893570

Email: lilian.bougiouklis@ballanddoggett.com.au

Mail: 221-251 Discovery Road, Dandenong South, VIC, Australia 3175

All communication addressed to us should include your Customer Number.

PART A - Your Details	
Customer Number:	
Customer Name:	
Phone Number:	
Email Address:	
Address:	
	State: <input type="text"/>

PART B - Schedule
Payments will be debited on the due date.

PART C - Payment Amounts
Payments amount will be debited in full.

PART D - Cheque/Savings Accountor Credit Card Authorisation

I/We request and authorise Ball & Doggett Pty Ltd (314011) to arrange, through its own financial institution, a debit to your nominated account any amount Ball & Doggett Pty Ltd (314011), has deemed payable by you. This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Financial Institution:

Branch:

Account Name:

BSB Number:

<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Account 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"/>
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I/We request and authorise Acknowledgement. By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and Ball & Doggett Pty Ltd as set out in this Request and in your Direct Debit Request Service Agreement.

Signature:

Date:

Signature:

Date:

OR

I request you Ball & Doggett Pty Ltd to arrange for funds to be debited from my nominated credit card according to the schedule specified above and attached Direct Debit Service Agreement.

Credit Card:

<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"/>
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Expiry Date:

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
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Cardholder Name:

Signature:

Date

Completed Application

Return your completed application by mail to:

221-251 Discovery Road
Dandenong South, VIC
Australia 3175

Customer Direct Debit Request (DDR) Service Agreement

This is your Direct Debit Service Agreement with Ball & Doggett Pty Ltd (314011) 58 005 190 036. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

HOW TO CONTACT US

Enquiries

You can contact us directly or alternatively contact your financial institution. These should be made at least seven (7) working days prior to the next scheduled drawing date. You may contact us as follows:

Phone: 0447893570

Email: lilian.bougiouklis@ballanddoggett.com.au

Mail: 221-251 Discovery Road, Dandenong South, VIC, Australia 3175

All communication addressed to us should include your Customer Number.

DEFINITIONS

<i>account</i>	means the account held at your financial institution from which we are authorised to arrange for funds to be debited.
<i>agreement</i>	means this Direct Debit Request Service Agreement between you and us.
<i>banking day</i>	means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
<i>debit day</i>	means the day that payment by you to us is due.
<i>debit payment</i>	means a particular transaction where a debit is made.
<i>direct debit</i>	request means the Direct Debit Request between us and you.
<i>us or we</i>	means Ball & Doggett Pty Ltd (314011) you have authorised by requesting a Direct Debit Request.
<i>you</i>	means the customer who has signed or authorised by other means the Direct Debit Request.
<i>your financial institution</i>	means the financial institution nominated by you on the DDR at which the account is maintained.

DEBITING YOUR ACCOUNT

By signing a *Direct Debit Request* or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your *account*. You should refer to the *Direct Debit Request* and this *agreement* for the terms of the arrangement between us and you.

We will only arrange for funds to be debited from your *account* as authorised in the *Direct Debit Request*.

OR

We will only arrange for funds to be debited from your *account* if we have sent to the address nominated by you in the *Direct Debit Request*, a billing advice which specifies the amount payable by you to us and when it is due.

If the *debit day* falls on a day that is not a *banking day*, we may direct your *financial institution* to debit your *account* on the following *banking day*. If you are unsure about which day your *account* has or will be debited you should ask your *financial institution*.

AMENDMENTS BY US

We may vary any details of this *agreement* or a *Direct Debit Request* at any time by giving you at least **fourteen (14) days** written notice.

AMENDMENTS BY YOU

You may change, stop or defer a *debit payment*, or terminate this agreement by providing us with at least **seven (7) days** notification by writing to:

221-251 Discovery Road
Dandenong South, VIC, Australia 3175

OR

by telephoning us on 0447893570 during business hours:

OR

arranging it through your *financial institution*, which is required to act promptly on your instructions.

YOUR OBLIGATIONS

It is your responsibility to ensure that there are sufficient clear funds available in your *account* to allow a *debit payment* to be made in accordance with the *Direct Debit Request*.

If there are insufficient clear funds in your account to meet a debit payment:

- you may be charged a fee and/or interest by your financial institution;
- you may also incur fees or charges imposed or incurred by us; and
- you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

You should check your *account* statement to verify that the amounts debited from your *account* are correct.

DISPUTE

If you believe that there has been an error in debiting *your account*, you should notify us directly on 0447893570 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with *your financial institution*.

If we conclude as a result of our investigations that *your account* has been incorrectly debited we will respond to *your* query by arranging for *your financial institution* to adjust *your account* (including interest and charges) accordingly. We will also notify *you* in writing of the amount by which *your account* has been adjusted.

If we conclude as a result of our investigations that *your account* has not been incorrectly debited we will respond to *your* query by providing *you* with reasons and any evidence for this finding in writing.

ACCOUNTS

You should check:

- with *your financial institution* whether direct debiting is available from *your account* as direct debiting is not available on all accounts offered by financial institutions.
- *your account* details which you have provided to us are correct by checking them against a recent account statement; and
- with *your financial institution* before completing the *Direct Debit Request* if you have any queries about how to complete the *Direct Debit Request*.

CONFIDENTIALITY

We will keep any information (including *your account* details) in your *Direct Debit Request* confidential. We will make reasonable efforts to keep any such information that we have about *you* secure and to ensure that any of *our* employees or agents who have access to information about *you* do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about *you*:

- to the extent specifically required by law; or
- for the purposes of this *agreement* (including disclosing information in connection with any query or claim).

NOTICE

If you wish to notify us in writing about anything relating to this *agreement*, you should write to

Ball & Doggett Pty Ltd
221-251 Discovery Road
Dandenong South, VIC
Australia 3175

We will notify you by sending a notice in the ordinary post to the address you have given us in the *Direct Debit Request*.

Any notice will be deemed to have been received on the third *banking day* after posting.