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## **APPLICATION FOR A CREDIT FACILITY**

I confirm that the inform  Date Protection Act 1: Words shown in italics: Where i provide you wit description of Supplier data of credit reference third parties may proce {Optional for direct mar I agree that you may us or i have not ticked the  I object to you  AUTHORISED SIGI	998 Notice are defined in the Date Protection Act th personal date ("data"), I understant trading activity) business and associa agencies, banks, credit insurers and as the date. I understand that under t keting purposes) se the data to contact me with details box below, i agree that you may cont ou using the data for direct mark NATURE OF DIRECTOR/COMF	d that the data will be held securely, in confidence ar ated activities ("Activities"). In considering my applica of other responsible originations outside your business the Act i have a right to know what data you hold on a confidence of other products and services. Unless i have writter tact me by post, telephone, fax, e-mail, via the internated purposes  PANY SECRETARY/OWNER:  EMAIL.	and processed for the purpose of carrying out your {insert tion, I accept that you may consult with and disclose the sthat you have nominated ("third parties"), and that such me if i apply to you in writing and pay the applicable fee.  In to you objecting to you using the date for such purpose et or other communication means.			
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I confirm that the inform  Date Protection Act 1:	998 Notice	: 1998 ("the Act").				
terms later adopted b	nation given in this application for a ci					
I confirm that I have reterms later adopted b	I confirm that the information given in this application for a credit facility is in all respects true and accurate.					
	ead and accept the terms and conc y you and notified to me in writing)	ditions of sale detailed overleaf. I understand that )	t all orders will be placed on those terms (or any			
TEL	FAX	TEL	FAX			
	<u> </u>					
TRADE REFERENCE		TRADE REFERENCE 2				
BANK		REFERENCES TELEPHONE NO				
CREDIT LIMIT APP	LIED FOR £					
NATURE OF BUSIN	NESS:	DATE TRADE COMMENC	ED			
HOME TEL NO:						
- (-)						
			TELEPHONE NO.			
/AT REGISTRATION NO:						
			CICTRATION NO			
		eTrader/Partership/Public Services/Charity *Delet				

## Terms of Trading

1	Business customers and consumers	7	Warranties
1.1	Some of these terms apply to consumers only; some apply to business customers only. Those terms are marked as such.	7.1	We warrant that the goods: 7.1.1 comply with their description on our acknowledgement of order form; and
1.2	All other terms apply to all customers.		7.1.2 are free from material defect at the time of delivery (as long as you comply with
1.3	You are classified as a business customer if you indicate to us that the goods supplied by us will be used in the course of your business or if you use the goods in the course of your business.	7.2	clause 7.4).  Business customers only: we give no other warranty (and exclude any warranty, term or condition
1.4	If you are not a business customer, you are a consumer. You have certain statutory rights as a consumer, which are not affected by these terms. Contact your local trading standards office for more		that would otherwise be implied) as to the quality of the goods or their fitness for any purpose.  Consumers only: the warranty in clause 7.1 is in addition to your statutory rights.
	information. Words in <i>italic type</i> are legal words which clarify, rather than after, the meaning of the relevant clause.	7.3 7.4	If you believe that we have delivered goods which are defective in material or workmanship, you must:  7.4.1 informus (in writing), with full details, as soon as possible; and  7.4.2 allow us to investigate (we may need access to your premises and product
2 2.1	Price The price quoted excludes VAT (unless otherwise stated). VAT will be charged at the rate applying at	7.5	samples). If the goods are found to be defective in material or workmanship (following our investigations), and you have complied with those conditions (in clause 7.4) in full, we will (at our option) replace the goods
2.2	the time of delivery. Our quotations lapse after 28 days (unless otherwise stated).	7.0	or refund the price.
2.3 2.4	The price quoted excludes delivery (unless otherwise stated).  Business customers only: unless otherwise stated, the price quoted to business customers is an	7.6	We are not liable for any other loss or damage arising from the contract or the supply of goods or their use, even if we are negligent, including (as examples only);
2.5	illustrative estimate only and the price charged will be our price current at the time of delivery.  Business customers only: rates of tax and duties on the goods will be those applying at the time of		7.6.1 direct financial loss, loss of profits or loss of use; and 7.6.2 indirector consequential loss
2.6	delivery.  Business customers only: at any time before delivery we may adjust the price to reflect any	7.7	Our total liability to you (from one single cause) for damage to property caused by our negligence is limited to $£2,000,000$ .
	Increase in our costs of supplying the goods.	7.8	For all other liabilities not referred to elsewhere in these terms our liability is limited in damages to the price of the goods.
3	Delivery	7.9	Nothing in these terms restricts or limits our liability for death or personal injury resulting from
3.1	All delivery times quoted are estimates only.  All deliveries quoted by lorry are for full lorry loads and include up to thirty minutes unloading time at	7.10	negligence.  Nothing in these terms affects or limits our liability for fraudulent misrepresentation.
3.2	the place of delivery and subject to unobstructed good hard road and clear access.	8	Specification
3.3 3.4	You must unload and provide storage space for the goods on delivery, at no cost to us.  If we fail to deliver within a reasonable time after the guoted delivery time, you may (by informing us in	8.1	If we prepare the goods in accordance with your specifications or instructions you must ensure that:
	writing) cancel the contract, however:		8.1.1 the specifications or instructions are accurate; 8.1.2 goods prepared in accordance with those specifications or instructions will be fit for
	or the goods are made to order; and 3.4.2 if you cancel the contract, you can have no further claim against us under that		The purpose for which you intend to use them; and 8.1.3 your specifications or instructions will not result in the infringement of any intellectual property rights of a third party, or in the breach of any applicable taw or
3.5	contract.  If you accept delivery of the goods after the estimated delivery time, it will be on the basis that you		regulation.
	have no claim against us for delay (including <i>indirect or consequential loss</i> , or increase in the price of the goods).	8.2	Business Customers only: We reserve the right; 8.2.1 to make any changes in the specifications of our goods that are necessary to
3.6	We may deliver the goods in instalments. Each instalment is treated as a separate contract.		ensure they conform to any applicable safety or statutory requirements; and to make without notice any minor modifications in our specifications we think
3.7	We may decline to deliver if:  3.7.1 we believe that it would be unsafe, unlawful or unreasonably difficult to do so; or		necessary or desirable.
	3.7.2 the premises (or fhe access to them) are unsuitable for our vehicle.	9	Return of goods
4	Risk	9.1	We will accept the return of goods from you only:
4.1 4.2	The goods are at your risk from the time of delivery. Delivery takes place either:		9.1.1 by our prior agreement (confirmed in writing); 9.1.2 on payment of an agreed handling charge (unless the goods were defective when
·4.2	4.2.1 at our premises (if you are collecting them or arranging carriage); or		delivered) and
4.3	4.2.2 at your premises or address specified by you (if we are arranging carriage). You must inspect the goods on delivery. If any goods are damaged or not delivered, you must write to tell us within forty-eight hours of delivery or the expected delivery time. You must give us (and any carrier) a fair chance to inspect the damaged goods.		9.1.3 where the goods are as fit for salo on their return as they were on delivory (fess any costs incurred by us).
		10	Cancellation
5 5.1	Payment terms  You are to pay us in cash or in cleared funds prior to delivery, unless you have an approved credit	10.1 10.2	You may not cancel the order unless we agree in writing (and clauses 3.4.2 and 10.2 then apply). If the order is cancelled (for any reason) you are then to pay us for all stock (finished or unfinished) that
3.1	account.	10.3	we may then hold (or to which we are committed) for the order.  We may suspend or cancel the order, by written notice if:
5.2	Business customers only: If you have an approved credit account, payment is due no later than 30 days after the date of our invoice unless otherwise agreed in writing.	.,,,	10.3.1 you fail to pay us any money when due (under the order or otherwise);
5.3	If you fail to pay us in full on the due date we may:		<ul><li>10.3.2 you become insolvent;</li><li>10.3.3 you fail to honour your obligations under these terms.</li></ul>
	5.3.1 suspend or cancel future deliveries; 5.3.2 cancel any discount offered to you;		
	5.3.3 Business customers only: charge you interest at the rate set under s.6 of the Late Payment of Commercial Debts (Interest) Act 1998;	11 11.1	Waiver and variations  Any waiver or variation of these terms is binding in honour only unless:
	<ul> <li>calculated (on a daily basis) from the date of our invoice until payment;</li> </ul>		11.1.1 made (or recorded) in writing;
	<ul> <li>b. before and after any judgment (unless a court orders otherwise);</li> <li>5.3.4 Consumers only: charge you interest at a rate equivalent to the rate set for</li> </ul>		11.1.2 signed on behalf of each party; and 11.1.3 expressly staling an intention to vary these terms.
	business debts under s.6 of the Late Payment of Commercial Debts (Interest) Act 1998;	11.2	All orders that you place with us will be on these terms (or any that we may issue to replace them). By placing an order with us, you are expressly waiving any printed terms you may have to the extent that
	5.3.5 claim fixed sum compensation from you under s.5A of that Act to cover our credit control overhead costs; and		they are inconsistent with our terms.
	5.3.6 recover (under clause 5.8) the cost of taking legal action to make you pay.	12	Force majeure- business customers only
5.4	If you have an approved credit account we may withdraw it or reduce your credit limit or bring forward your due date for payment. We may take any of these actions at any time and without notice.	12.1	If we are unable to perform our obligations to you (or able to perform them only at unreasonable cost) because of circumstances beyond our control, we may cancel or suspend any of our obligations to
5.5	Business Customers only: you do not have the right to set off any money you may claim from us against anything you may owe us.		you, without liability.
5.6	Consumers only: you may only set off money you claim from us against money you owe us with our	12.2	Examples of those circumstances include act of God, accident, explosion, war, terrorism, fire, fixed, transport delays, strikes and other industrial disputes and difficulty in obtaining supplies.
5.7	written agreement and on such terms as we may state. While you owe money to us, we have a right to keep any property we may hold of yours until you have		
5.8	paid us in full (a lien). You are to indemnify us in full and hold us harmless from all expenses and liabilities we may incur	13 13.1	General  English law is applicable to any contract made under these terms. The English and Welsh courts
	(directly or indirectly and including finance costs, legal costs on a full indemnity basis and the costs of instructing a debt collection agency to recover a debt due to us if any) following any breach by you of		have non-exclusive jurisdiction.
5.9	any of your obligations under these terms.  Consumers only: clause 5.8 means that you are liable to us for fosses we incur because you do not	13.2 13.3	If you are more than one person, each of you has joint and several obligations under these terms. If any of these terms are unenforceable as drafted:
4.5	comply with these terms. We may claim those losses from you at any time and if we have to take legal action we will ask the court to make you pay our legal costs.		13.3.1 it will not affect the enforceability of any other of these terms; and 13.3.2 if it would be enforceable if amended, it will be treated as so amended.
		13.4	We may treat you as insolvent if: 13.4.1 you are unable to pay your debis as they fall due; or
6 6.1	Title Consumers only: your slatutory rights are unaffected.		13.4.2 you (or any item of your property) become the subject of: a. any format insolvency procedure (examples of which include receivership,
6.2	Business customers only: until you pay all debts you may owe us: 6.2.4 you may use those goods and self them in the ordinary course of your business, but		liquidation, administration, voluntary arrangements (including a moratorium) or bankruptcy);
	not if:		<ul> <li>any application or proposat for any format insolvency procedure; or</li> </ul>
	a. we revoke that right (by informing you in writing); or b. you become insolvent.	13.5	<ul> <li>anny application, procedure or proposal overseas with similar effect or purpose.</li> <li>Business customers only: All brochures, catalogues and other promotional materials are to be</li> </ul>
6.3 6.4	Business customers only: you must inform us (in writing) immediately if you become insolvent.  Business customers only: if your right to use and sell the goods ends you must allow us to remove	-	treated as illustrative only. Their contents form no part of any contract between us and you should not rely on them in entering into any contract with us.
6.5	the goods.  Business customers only: we have your permission to enter any premises where the goods may be	13.6	Business customers only: Any notice by either of us which is to be served under these terms may be served by leaving it at or by delivering it to (by first class post or by fax) the other's registered office
	stored: 6.5.1 at any time, to inspect them; and	13.7	or principal place of business. All such notices must be signed.  No contract will create any right enforceable (by virtue of the Contracts (Rights of Third Parties) Act
	6.5.2 after your right to use and sell them has ended, to remove them, using reasonable force if necossary.	13.8	1999) by any person not identified as the buyer or seller.  The only statements upon which you may rely in making the contract with us, are those made in
6.6	Despite our retention of title to the goods, we have the right to take legal proceedings to recover the price of goods supplied should you not pay us by the due date.		writing by someone who is our authorised representative and either:  13.8.1 contained in our estimate (or any covering letter) and not withdrawn before the contract is made; or
6.7	You are not our agent. You have no authority to make any contract on our behalf or in our name.	42.0	13.8.2 which expressly state that you may rely on them when entering into the contract.  Please note that we may transfer personal information about you to those we may appoint to
J.,	The state of the s	13.9	Please note that we may transfer personal information about you to those we tray appoint to administer your account or recover amounts owing. That may include, for example, passing information about you to our insurers, debt recovery agents and solicitors, if you fail to pay us.