



**Taro Distributors Pty Ltd**  
 ABN: 53 057 958 835  
 Unit 3, 92 Bryant Street, Padstow NSW 2211  
 Phone: (02) 9774 5994  
 Fax: (02) 9774 2887  
 Email: [mark@taro.com.au](mailto:mark@taro.com.au)  
 Web: [www.taro.com.au](http://www.taro.com.au)

# CREDIT ACCOUNT APPLICATION

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

Client's Details: <input type="radio"/> Individual <input type="radio"/> Sole Trader <input type="radio"/> Trust <input type="radio"/> Partnership <input type="radio"/> Company <input type="radio"/> Other:			
Full or Legal Name:			
Trading Name (if different from above):			
Physical Address:		State:	Postcode:
Billing Address:		State:	Postcode:
Email Address:			
Phone No:		Fax No:	
Mobile No:			
Personal Details: <i>(please complete if you are an Individual)</i>			
D.O.B.:		Driver's Licence No:	
Business Details: <i>(please complete if you are a Sole Trader, Trust, Partnership, Company or Other – as specified)</i>			
ABN:		ACN:	
Date Established <i>(current owners)</i> :			
Nature of Business:			
Paid Up Capital: \$		Estimated Monthly Purchases: \$	
Credit Limit Required: \$			
Principal Place of Business is: <input type="radio"/> Rented <input type="radio"/> Owned <input type="radio"/> Mortgaged <i>(to whom)</i> :			
Directors / Owners / Trustee <i>(if more than two, please attach a separate sheet)</i>			
(1) Full Name:		D.O.B.:	
Private Address:		State:	Postcode:
Driver's Licence No:		Phone No:	
Mobile No:			
(2) Full Name:		D.O.B.:	
Private Address:		State:	Postcode:
Driver's Licence No:		Phone No:	
Mobile No:			
Account Terms: <input type="radio"/> 7 Days <input type="radio"/> COD <input type="radio"/> Other:			
Purchase Order Required? <input type="radio"/> YES <input type="radio"/> NO		Accounts to be emailed? <input type="radio"/> YES <input type="radio"/> NO	
Accounts Email Address:			
Accounts Contact:		Phone No:	
Bank and Branch:		Account No:	
Trade References: <i>(please provide companies that are willing to do trade references)</i>			
Name:		Address:	
Phone / Fax / Email:			
1.			
2.			
3.			

I certify that the above information is true and correct and that I am authorised to make this application for credit. I have read and understand the TERMS AND CONDITIONS OF TRADE (overleaf or attached) of Taro Distributors Pty Ltd which form part of, and are intended to be read in conjunction with this Credit Account Application and agree to be bound by these conditions. I authorise the use of my personal information as detailed in the Privacy Act clause therein.

SIGNED (CLIENT): \_\_\_\_\_ SIGNED (SELLER): \_\_\_\_\_  
 Name: \_\_\_\_\_ Name: \_\_\_\_\_  
 Position: \_\_\_\_\_ Position: \_\_\_\_\_  
 Date: \_\_\_\_\_ Date: \_\_\_\_\_

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

# Taro Distributors Pty Ltd – Terms & Conditions of Trade

<p>1. Definitions</p> <p>1.1 "Contract" means the terms and conditions contained herein, together with any quotation, order, invoice or other document or amendments expressed to be supplemental to this Contract.</p> <p>1.2 "Seller" means Taro Distributors Pty Ltd, its successors and assigns or any person acting on behalf of and with the authority of Taro Distributors Pty Ltd.</p> <p>1.3 "Client" means the person, entities or any person acting on behalf of and with the authority of the Client requesting the Seller to provide the Services as specified in any proposed quotation, order, invoice or other documentation, and</p> <p>(a) if there is more than one Client, is a reference to each Client jointly and severally; and</p> <p>(b) if the Client is a partnership, it shall bind each partner jointly and severally; and</p> <p>(c) if the Client is a part of a Trust, shall be bound in their capacity as a trustee; and</p> <p>(d) includes the Client's directors, successors and permitted assigns.</p> <p>1.4 "Goods" means all Goods or Services supplied by the Seller to the Client at the Client's request from time to time (where the context so permits the terms 'Goods' or 'Services' shall be interchangeable for the other).</p> <p>1.5 Confidential Information means information of a confidential nature whether oral, written or in electronic form including, but not limited to, this Contract, either party's intellectual property, operational information, know-how, trade secrets, financial and commercial affairs, contracts, client information (including but not limited to, "Personal Information" such as: name, address, D.O.B, occupation, driver's license details, electronic contact details, Facebook or Twitter details), medical insurance details or next of kin and other contact information (where applicable), previous credit applications, credit history and pricing details.</p> <p>1.6 "Cookies" means small files which are stored on a user's computer. They are designed to help a marketing or advertising campaign (including this Contract) specific to a particular client and website, and can be accessed either by the web server or the client's computer. If the Client does not wish to allow Cookies to operate in the background when using the Seller's website, then the Client shall have the right to enable / disable the Cookies first by selecting the option to enable / disable provided on the website, prior to making enquiries via the website.</p> <p>1.7 "Price" means the Price payable (plus any GST where applicable) for the Goods as agreed between the Seller and the Client in accordance with clause 5 below.</p> <p>1.8 "GST" means Goods and Services Tax as defined within the 'A New Tax System (Goods and Services Tax) Act 1999' (Cth).</p> <p>2.1 The Client is taken to have exclusively accepted and is immediately bound, jointly and severally, by these terms and conditions if the Client places an order for or accepts delivery of the Goods.</p> <p>2.2 In the event of any inconsistency between the terms and conditions of this Contract and any other prior document or schedule that the parties have entered into, the terms of this Contract shall prevail.</p> <p>2.3 Any amendments to the terms and conditions contained in this Contract may only be amended in writing by the consent of both parties.</p> <p>2.4 The Client acknowledges and accepts that:</p> <p>(a) the supply of Goods on credit shall not take effect until the Client has completed a credit application with the Seller and it has been approved with a credit limit established for the Client's account;</p> <p>(b) in the event that the supply of Goods requested exceeds the Client's credit limit and/or the account exceeds the payment terms, the Seller reserves the right to refuse Delivery and the supply of Goods for accepted orders may be subject to availability and if, for any reason, Goods are not or cease to be available, the Seller reserves the right to vary the Price with alternative Goods as per clause 5.2;</p> <p>2.5 Electronic signatures shall be deemed to be accepted by either party providing that the parties have complied with Section 9 of the Electronic Transactions Act 2000 or any other applicable provisions of that Act or any Regulations referred to in that Act.</p> <p>3. Errors and Omissions</p> <p>3.1 The Client acknowledges and accepts that the Seller shall, without prejudice, accept no liability in respect of any alleged or actual error(s) and/or omission(s):</p> <p>(a) resulting from an inadvertent mistake made by the Seller in the formation and/or administration of this Contract; and/or</p> <p>(b) contained in/omitted from any literature (hard copy and/or electronic) supplied by the Seller in respect of the Services.</p> <p>3.2 In the event such an error and/or omission occurs in accordance with clause 3.1, and is not attributable to the negligence and/or willful misconduct of the Seller: the Client shall not be entitled to treat this Contract as repudiated nor render it invalid.</p> <p>4. Change in Control</p> <p>4.1 The Client shall give the Seller not less than fourteen (14) days prior written notice of any proposed change in ownership of the Client and/or any other change in the Client's details (including but not limited to, changes in the Client's name, address, contact phone or fax number/s, change of trustees, or business practice). The Client shall be liable for any loss incurred by the Seller as a result of the Client's failure to comply with this clause.</p> <p>5. At the Seller's sole discretion, the Price shall be either:</p> <p>(a) as indicated on any invoice provided by the Seller to the Client; or</p> <p>(b) the Seller's quoted price (subject to clause 5.2) which will be valid for the period stated in the quotation and otherwise for a period of seven (7) days.</p> <p>5.2 The Client may request the Seller to change the Price:</p> <p>(a) if a variation to the Goods which are to be supplied is requested; or</p> <p>(b) if during the course of the Services, the Goods cease to be available from the Seller's third-party suppliers, then the Seller reserves the right to provide alternative Goods, subject to prior confirmation and agreement of both parties; or</p> <p>(c) in the event of increases to the Seller in the cost of labour or materials (including but not limited to overseas transactions that may increase as a consequence of variations in foreign currency rates of exchange and/or international freight and insurance charges) which are beyond the Seller's control.</p> <p>5.3 Variations will be charged for on the basis of the Seller's quotation, and will be detailed in writing, and shown as variations on the Seller's invoice. The Client shall be required to respond to any variation submitted by the Seller within ten (10) working days. Failure to do so will entitle the Seller to increase the variation to the Price. Payment for all variations must be made in full at the time of their completion.</p> <p>5.4 At the Seller's sole discretion, a non-refundable deposit may be required.</p> <p>5.5 Time for payment for the Goods being of the essence, the Price will be payable by the Client on the date(s) determined by the Seller, which may be:</p> <p>(a) on or before Delivery of the Goods;</p> <p>(b) by way of instalments/progress payments in accordance with the Seller's payment schedule;</p> <p>(c) the date specified on any invoice or other form as being the date for payment; or</p> <p>(d) failing any notice to the contrary, the date which is seven (7) days following the date of any invoice given to the Client by the Seller.</p> <p>5.6 Payment may be made by cash, cheque, bank cheque, electronic/on-line banking, credit card (a surcharge may apply per transaction), or by any other method as agreed between the Client and the Seller.</p> <p>5.7 The Seller may, at its discretion, allocate any payment received from the Client towards any invoice that the Seller determines and may do so at the time of receipt or at any time afterwards. On any default by the Client the Seller may re-allocate any payments previously received and allocated. In the absence of any payment allocation by the Seller, payment will be deemed to be allocated in such manner as preserves the maximum value of the Seller's Purchase Money Security Interest (as defined in the PPSA) in the Goods.</p> <p>5.8 The Client shall not be entitled to set off against, or deduct from the Price, any sums owed or claimed to be owed to the Client by the Seller nor to withhold payment of any invoice because of any such set off or deduction.</p> <p>5.9 Unless otherwise stated the Price does not include GST. In addition to the Price, the Client must pay to the Seller an amount equal to any GST the Seller must pay for any supply by the Seller under this or any other agreement for the sale of the Goods. The Client must pay GST, without deduction or set off of any other amounts, at the same time and on the same basis as the Client pays the Price. The Client must pay any other taxes and duties that may be applicable in addition to the Price except where they are expressly included in the Price.</p> <p>6. Delivery of Goods</p> <p>6.1 Delivery (Delivery) of the Goods is taken to occur at the time that:</p> <p>(a) the Client or the Seller's nominated carrier takes possession of the Goods at the Seller's address; or</p> <p>(b) the Seller (or the Seller's nominated carrier) delivers the Goods to the Client's nominated address even if the Client is not present at the address.</p> <p>6.2 At the Seller's sole discretion, the cost of Delivery is either included or is in addition to the Price.</p> <p>6.3 The Seller may deliver the Goods in separate instalments. Each separate instalment shall be invoiced and paid in accordance with the provisions in these terms and conditions.</p> <p>6.4 Any time specified by the Seller for Delivery of the Goods is an estimate only. The Client must take Delivery by receipt or collection of the Goods whenever they are tendered for Delivery. The Seller will not be liable for any loss or damage incurred by the Client as a result of Delivery being late. In the event that the Client is unable to take Delivery of the Goods as arranged, then the Seller shall be entitled to charge a reasonable fee for redelivery and/or storage.</p> <p>7. Risk</p> <p>7.1 Risk of damage to or loss of the Goods passes to the Client on Delivery and the Client must insure the Goods or before Delivery.</p> <p>7.2 If any of the Goods are damaged or destroyed following Delivery but prior to ownership passing to the Client, the Seller is entitled to receive all insurance proceeds payable for the Goods. The production of these terms and conditions by the Seller is sufficient evidence of the Seller's rights to receive the insurance proceeds without the need for any person dealing with the Seller for Delivery of the Goods is an estimate only.</p> <p>7.3 If the Client requests the Seller to leave Goods outside the Seller's premises for collection or to deliver the Goods to an unattended location, then such Goods shall be left at the Client's sole risk.</p> <p>8.1 The Seller and the Client agree that ownership of the Goods shall not pass until:</p> <p>(a) the Client has paid the Seller all amounts owing to the Seller; and</p> <p>(b) the Client has met all of its other obligations to the Seller.</p> <p>8.2 Receipt by the Seller of any form of payment other than cash shall not be deemed to be payment until that form of payment has been honoured, cleared or recognised.</p> <p>8.3 It is further agreed that, until ownership of the Goods passes to the Client in accordance with clause 8.1:</p> <p>(a) the Client is only a bailee of the Goods and must return the Goods to the Seller on request;</p> <p>(b) the Client holds the benefit of the Client's insurance of the Goods on trust for the Seller and must pay to the Seller the proceeds of any insurance in the event of the Goods being lost, damaged or destroyed;</p> <p>(c) the Client must not sell, dispose of, otherwise part with possession of the Goods other than in the ordinary course of business and for market value. If the Client sells, disposes or parts with possession of the Goods then the Client must hold the proceeds of any such act on trust for the Seller and must pay or deliver the proceeds to the Seller on demand;</p> <p>(d) the Client shall not convert or process the Goods or intermix them with other goods but if the Client does so then the Client holds the resulting product on trust for the benefit of the Seller and must sell, dispose of or return the resulting product to the Seller as its director or authorised agent;</p> <p>(e) the Client irrevocably authorises the Seller to enter any premises where the Seller believes the Goods are kept and recover possession of the Goods;</p> <p>(f) the Seller may recover possession of any Goods in transit whether or not Delivery has occurred;</p> <p>(g) the Client shall not charge or grant an encumbrance over the Goods nor grant or otherwise give away any interest in the Goods while they remain the property of the Seller;</p> <p>(h) the Seller may commence proceedings to recover the Price of the Goods sold notwithstanding that ownership of the Goods has not passed to the Client.</p> <p>9. Personal Property Securities Act 2009 ("PPSA")</p> <p>9.1 In this clause financing statement, financing change statement, security agreement, and security interest has the meaning given to it by the PPSA.</p> <p>9.2 Upon entering into these terms and conditions in writing the Client acknowledges and agrees that these terms and conditions constitute a security agreement for the purposes of the PPSA and creates a security interest in all Goods that have previously been supplied and that will be supplied in the future by the Seller to the Client, and the proceeds from such Goods.</p> <p>9.3 The Client undertakes to:</p> <p>(a) promptly sign any further documents and/or provide any further information (such information to be complete, accurate and up-to-date in all respects) which the Seller may reasonably require to:</p> <p>(i) register a financing statement or financing change statement in relation to a security interest on the Personal Property Securities Register;</p> <p>(ii) register any other document required to be registered by the PPSA; or</p> <p>(iii) correct a defect in a statement referred to in clause 9.3(a)(i) or 9.3(a)(ii);</p> <p>(b) indemnify, and upon demand reimburse the Seller for all expenses incurred in registering a financing statement or financing change statement on the Personal Property Securities Register established by the PPSA or releasing any Goods charged thereby;</p> <p>(c) not register a financing change statement in respect of a security interest without the prior written consent of the Seller;</p> <p>(d) not register, or permit to be registered, a financing statement or a financing change statement in relation to the Goods or the proceeds of such Goods in favour of a third party without the prior written consent of the Seller;</p> <p>(e) immediately advise the Seller of any change in its business practices of selling the Goods which would result in a change in the nature of proceeds derived from such sales;</p> <p>9.4 The Seller and the Client agree that sections 96, 115 and 125 of the PPSA do not apply to the security agreement created by these terms and conditions.</p> <p>9.5 The Client waives their rights to receive notices under sections 95, 118, 121(4), 130, 132(3)(d) and 132(4) of the PPSA.</p> <p>9.6 The Client waives their rights as a grantor and/or a debtor under sections 142 and 143 of the PPSA.</p> <p>9.7 The Client otherwise agreed to in writing by the Seller, the Client waives their right to receive a verification statement in accordance with section 157 of the PPSA.</p> <p>9.8 The Client must unconditionally ratify any actions taken by the Seller under clauses 9.3 to 9.5.</p> <p>9.9 Subject to any express provisions to the contrary (including those contained in this clause 9), nothing in these terms and conditions is intended to have the effect of contracting out of any of the provisions of the PPSA.</p> <p>10. Security and Charge</p> <p>10.1 In consideration of the Seller agreeing to supply the Goods, the Client charges all of its rights, title and interest (whether joint or several) in any land, realty or other assets capable of being charged, owned by the Client either now or in the future, and the Client grants a security interest in all of its present and after-acquired property, to secure the performance by the Client of its obligations under these terms and conditions (including, but not limited to, the payment of any monies and the performance of its obligations under these terms and conditions).</p> <p>10.2 The Client indemnifies the Seller from and against all the Seller's costs and disbursements including legal costs on a solicitor and own client basis incurred in exercising the Seller's rights under this clause.</p> <p>10.3 The Client irrevocably appoints the Seller and each director of the Seller as the Client's true and lawful attorneys to perform all necessary acts to give effect to the provisions of this clause 10 including, but not limited to, signing any document on the Client's behalf.</p> <p>10.4 Defects, Warranties and Returns, Competition and Consumer Act 2010 (CCA)</p> <p>10.5 The Client must inspect the Goods on Delivery and must within seven (7) days of Delivery notify the Seller in writing of any defect/damage, shortage in quantity, or failure to comply with the description or quote. The Client must notify any other alleged defect in the Goods as soon as reasonably possible after any such defect becomes evident. Upon such notification the Client must allow the Seller to inspect the Goods.</p> <p>10.6 The Seller applies the Consumer Credit (Guarantees, Warranties and Returns) Regulations (CCA), certain statutory implied warranties and warranties (including, without limitation the Non-Excluded Guarantees).</p> <p>10.7 The Seller acknowledges that nothing in these terms and conditions purports to modify or exclude the Seller's implied warranties.</p> <p>10.8 Except as expressly set out in these terms and conditions or in respect of the Non-Excluded Guarantees, the Seller makes no warranties or other representations under these terms and conditions including but not limited to the quality or suitability of the Goods. The Seller's liability in respect of these warranties is limited to the fullest extent permitted by law.</p> <p>10.9 If the Client is a consumer within the meaning of the CCA, the Seller's liability is limited to the extent permitted by section 64A of Schedule 2.</p> <p>10.10 If the Client is not a consumer within the meaning of the CCA, but is unable to do so, the Seller may refund any money the Client has paid for the Goods.</p> <p>10.11 If the Client is not a consumer within the meaning of the CCA, the Seller's liability for any defect or damage in the Goods is:</p> <p>(a) limited to the value of any express warranty or warranty card provided to the Client by the Seller at the Seller's sole discretion;</p> <p>(b) limited to any warranty to which the Seller is entitled, if the Seller did not manufacture the Goods;</p> <p>(c) otherwise negated absolutely.</p> <p>10.12 Subject to this clause 11, returns will only be accepted provided that:</p> <p>(a) the Client has complied with the provisions of clause 11.1; and</p> <p>(b) the Seller has agreed that the Goods are defective; and</p> <p>(c) the Goods are returned within a reasonable time at the Client's cost (if that cost is not significant); and</p> <p>(d) the Goods are returned in as close a condition to that in which they were delivered as is possible.</p> <p>10.13 Notwithstanding clauses 11.1 to 11.8 but subject to the CCA, the Seller shall not be liable for any defect or damage which may be caused or partly caused by or arise as a result of:</p> <p>(a) the Client's failure to use the Goods as intended or as instructed;</p> <p>(b) the Client using the Goods for any purpose other than that for which they were designed;</p> <p>(c) the Client continuing the use of any Goods after any defect became apparent or after a repair had become apparent to a reasonably prudent operator or user;</p> <p>(d) the Client failing to follow any instructions or guidelines provided by the Seller;</p> <p>(e) fair wear and tear, any accident, or act of God.</p> <p>10.14 In the case of second hand Goods, unless the Client is a consumer under the CCA, the Client acknowledges that it has had opportunity to inspect the second hand Goods prior to Delivery and accepts them with all faults and that to the extent permitted by law no warranty is given by the Seller as to the quality or suitability for any purpose and any implied warranty, statutory or otherwise, is expressly excluded. The Client acknowledges and agrees that the Seller has agreed to provide the Client with the second hand Goods and that the Client has had the opportunity to inspect the second hand Goods.</p> <p>10.15 The Seller may in its absolute discretion accept non-defective Goods for return in which case the Seller may require the Client to pay handling fees of up to twenty percent (20%) of the value of the returned Goods plus any freight costs.</p> <p>10.16 Notwithstanding to the contrary, the Seller is required by a law to accept a return then the Seller will only accept a return on the conditions imposed by that law.</p> <p>10.17 Subject to clause 11.1, customised, or non-stockist items or Goods made or ordered to the Client's specifications are not acceptable for credit or return.</p> <p>11. Intellectual Property</p> <p>11.1 Where the Seller has designed, drawn or developed Goods for the Client, then the copyright in any designs and drawings and documents shall remain the property of the Seller. Under no circumstances may such designs, drawings and documents be used without the express written approval of the Seller.</p> <p>11.2 The Client warrants that all designs, specifications or instructions given to the Seller will not cause the Seller to infringe any patent, registered design or trademark in the execution of the Client's order and the Client agrees to indemnify the Seller against any action taken by a third party against the Seller in respect of any such infringement.</p> <p>11.3 The Client agrees that the Seller may (at no cost) use for the purposes of marketing or entry into any competition, any documents, designs, drawings or Goods which the Seller has created for the Client.</p> <p>11.4 Default and Consequences of Default</p> <p>11.5 Interest on overdue invoices shall accrue daily from the date when payment becomes due, until the date of payment, at a rate of two and a half percent (2.5%) per calendar month (and at the Seller's sole discretion such interest shall compound monthly at such a rate) after as well as before any judgment.</p> <p>11.6 If the Client pays any money the Client shall indemnify the Seller from and against all costs and disbursements incurred by the Seller in recovering the debt (including but not limited to internal administration fees, legal costs on a solicitor and own client basis, the Seller's contractual default fee, and bank dishonour fees).</p> <p>11.7 Further to amounts the Seller becomes overpaid under this Contract, if a Client has made payment to the Seller, and the transaction is subsequently reversed, the Client shall be liable for the amount of the reversed transaction, in addition to any further costs incurred by the Seller under this clause 13 where it can be proven that such reversal is found to be illegal, fraudulent or in contravention to the Client's obligations under this Contract.</p> <p>11.8 Without prejudice to the Seller's other remedies at law the Seller shall be entitled to cancel all or any part of any order of the Client which remains unfulfilled and all amounts owing to the Seller shall, whether or not due for payment, become immediately payable if:</p> <p>(a) any money payable to the Seller becomes overpaid or if in the Seller's opinion the Client will be unable to make a payment when it falls due;</p> <p>(b) the Client has exceeded any applicable credit limit provided by the Seller;</p> <p>(c) the Client becomes insolvent, convenes a meeting with its creditors or proposes or arranges to enter into an arrangement with creditors, or makes an assignment for the benefit of its creditors; or</p> <p>(d) a receiver, manager, liquidator (provisional or otherwise) or similar person is appointed in respect of the Client or any asset of the Client.</p>	<p>14. Cancellation</p> <p>14.1 Without prejudice to any other remedies the Seller may have, if at any time the Client is in breach of any obligation (including those relating to payment) under these terms and conditions the Seller may suspend or terminate the supply of Goods to the Client. The Seller will not be liable to the Client for any loss or damage the Client suffers because the Seller has exercised its rights under this clause.</p> <p>14.2 The Seller may cancel any contract to which these terms and conditions apply or cancel Delivery of Goods at any time before the Goods are delivered by giving written notice to the Client. On giving such notice the Seller shall repay to the Client any money paid by the Client for the Goods. The Seller shall not be liable for any loss or damage whatsoever arising from such cancellation.</p> <p>14.3 In the event that the Client cancels Delivery of Goods the Client shall be liable for any and all costs incurred by the Seller (directly or indirectly) by the Seller as a direct result of the cancellation (including, but not limited to, any loss of profits).</p> <p>14.4 The cancellation of orders for Goods made to the Client's specifications, or for non-stockist items, will definitely not be accepted once production has commenced, or an order has been placed.</p> <p>15. Privacy Policy</p> <p>15.1 All emails, documents, images or other recorded information held or used by the Seller is Personal Information, as defined and referred to in clause 15.3, and therefore considered Confidential Information. The Seller acknowledges its obligation in relation to the handling, use, disclosure or processing of Personal Information pursuant to the Privacy Act 1988 ("the Act") including the Part IIC of the Act being Privacy Amendment (Notifiable Data Breaches) Act 2017 (NDB) and any statutory requirements, where relevant in a European Economic Area ("EEA"), under the EU Data Privacy Laws (including the General Data Protection Regulation ("GDPR") (collectively "EU Data Privacy Laws"). The Seller acknowledges that in the event it becomes aware of any data breaches and/or disclosure of the Client's Personal Information, held by the Seller that may result in serious harm to the Client, the Seller will notify the Client in accordance with the Act and/or the GDPR. Any release of such Personal Information must be in accordance with the Act and the GDPR (where relevant) and must be approved by the Client by written consent, unless subject to an operation of law.</p> <p>15.2 Notwithstanding clause 15.1, privacy limitations will extend to the Seller in respect of Cookies where the Client utilises the Seller's website to make enquiries. The Seller agrees to disclose information to such Cookies and/or similar tracking technologies, such as pixels and web beacons (if applicable), such technology allows the collection of Personal Information about the Client's:</p> <p>(a) IP address, browser, email client type and other similar details;</p> <p>(b) usage of website;</p> <p>(c) reports are available to the Seller when the Seller sends an email to the Client, so the Seller may collect and review that information (collectively Personal Information)</p> <p>15.3 If the Client consents to the Seller's use of Cookies on the Seller's website and later wishes to opt-out of payment of such Cookies, the Client may manage and control the Seller's privacy controls via the Client's web browser, including removing Cookies by deleting them from the browser history when exiting the site.</p> <p>15.4 The Client agrees that the Seller may exchange information about the Client with those credit providers and with related body corporates for the following purposes:</p> <p>(a) to assess an applicant's creditworthiness;</p> <p>(b) to notify other credit providers of a default by the Client; and/or</p> <p>(c) to exchange information with other credit providers as to the status of this credit account, where the Client is in default with other credit providers; and/or</p> <p>(d) to assess the creditworthiness of the Client including the Client's repayment history in the preceding two (2) years.</p> <p>15.4 The Client consents to the Seller being given a consumer credit report to collect overdue payment on commercial credit.</p> <p>15.5 The Client agrees that personal information provided may be used and retained by the Seller for the following purposes (and for other agreed purposes or required by):</p> <p>(a) the provision of Goods; and/or</p> <p>(b) analysing, verifying and/or checking the Client's credit, payment and/or status in relation to the provision of Goods; and/or</p> <p>(c) processing and payment of transactions, direct debit facilities and/or credit facilities requested by the Client; and/or</p> <p>(d) enabling the collection of amounts outstanding in relation to the Goods.</p> <p>15.6 The Seller may give information about the Client to a CRB for the following purposes:</p> <p>(a) to allow a consumer credit provider to maintain a credit information file about the Client including credit history.</p> <p>15.7 The information given to the CRB may include:</p> <p>(a) Personal Information as outlined in 15.3 above;</p> <p>(b) details of consumer credit provider and the amount of credit provided to the Client;</p> <p>(c) whether the credit provider is a licensee;</p> <p>(d) type of consumer credit;</p> <p>(e) details concerning the Client's application for credit or commercial credit (e.g. date of commencement of credit, amount of the credit, amount of the amount requested);</p> <p>(f) details of consumer credit defaults (provided the Seller is a member of an approved OACI External Disputes Resolution Scheme), overdue accounts, loan repayments or outstanding monies which are overdue by more than sixty (60) days and for which written notice for request of payment has been made and debt recovery action has been initiated or threatened; and the Client no longer has any overdue accounts where the Seller has been paid or otherwise discharged and all details surrounding that discharge (e.g. dates of payments);</p> <p>(g) information that, in the opinion of the Seller, the Client has committed a serious credit management offence;</p> <p>(h) advice that the amount of the Client's overdue payment is equal to or more than one hundred and fifty dollars (\$150).</p> <p>15.8 The Client shall have the right to request (by e-mail) from the Seller:</p> <p>(a) to request that the Seller correct any incorrect Personal Information; and</p> <p>(b) that the Seller does not disclose any Personal Information about the Client for the purpose of direct marketing.</p> <p>15.9 The Client's Personal Information upon the Client's request (by e-mail) or if it is no longer required to be maintained and/or required in order to fulfil the obligations of this Contract or is required to be destroyed and/or stored in accordance with the law.</p> <p>15.10 The Client can make a privacy complaint by contacting the Seller via e-mail. The Seller will respond to that complaint within seven (7) days of receipt and will take all reasonable steps to ensure a decision on the complaint is made within 30 days of receipt of the complaint. In the event that the Client is not satisfied with the response provided, the Client can make a complaint to the Information Commissioner at <a href="http://www.oaic.gov.au">www.oaic.gov.au</a>.</p> <p>16. Service of Notices</p> <p>16.1 Any written notice given under this Contract shall be deemed to have been given and received:</p> <p>(a) by handing the notice to the other party, in person;</p> <p>(b) by leaving it at the address of the other party as stated in this Contract;</p> <p>(c) by sending it by registered post to the address of the other party as stated in this Contract;</p> <p>(d) if sent by facsimile transmission to the fax number of the other party as stated in this Contract (if any), on receipt of confirmation of the transmission;</p> <p>(e) if sent by email to the other party's last known email address.</p> <p>16.2 Any notice that is not received or otherwise fails to be received, unless the contrary is shown, at the time when by the ordinary course of post, the notice would have been delivered.</p> <p>17. Trusts</p> <p>17.1 If the Client at any time upon or subsequent to entering into the Contract is acting in the capacity of trustee of any trust ("Trusts") then whether or not the Seller may have notice of the Trust, the Client covenants with the Seller as follows:</p> <p>(a) the Contract extends to all rights of indemnity which the Client now or subsequently may have against the Trust and the trust fund;</p> <p>(b) the Client agrees to indemnify and hold the Seller and the Trust to enter into the Contract and the provisions of the Trust shall not purport to exclude or take away the right of indemnity of the Client against the Trust or the trust fund. The Client will not release the right of indemnity or commit any breach of trust or be a party to any other trust which might or may have an effect to impair or reduce the right of indemnity;</p> <p>(c) the Client will not without consent in writing of the Seller (the Seller will not unreasonably withhold consent), cause, permit, or suffer to happen any of the following events:</p> <p>(i) the removal, replacement or retirement of the Client as trustee of the Trust;</p> <p>(ii) any alteration to or variation of the terms of the Trust;</p> <p>(iii) any advancement or distribution of capital of the Trust; or</p> <p>(iv) any resettlement of the trust property.</p> <p>18. General</p> <p>18.1 The failure by either party to enforce any provision of these terms and conditions shall not be treated as a waiver of that provision, nor shall it affect that party's right to subsequently enforce that provision, if any provision of these terms and conditions shall be invalid, void, illegal or unenforceable for any reason, the validity, enforceability and enforceability of the remaining provisions shall not be affected.</p> <p>18.2 These terms and conditions and any contract to which they apply shall be governed by the laws of New South Wales, the state in which the Seller has its principal place of business, and are subject to the jurisdiction of the Sydney Courts in New South Wales.</p> <p>18.3 Subject to clause 11, the Seller shall be under no liability whatsoever to the Client for any indirect or consequential loss and/or expense (including loss of profit) suffered by the Client arising out of a breach by the Seller of these terms and conditions (alternatively the Seller's liability shall be limited to damages which under no circumstances shall exceed the Price of the Goods).</p> <p>18.4 The Client may assign and/or assign all or any part of its rights and/or obligations under this Contract without the Seller's consent.</p> <p>18.5 The Client cannot licence or assign without the written approval of the Seller.</p> <p>18.6 The Seller may elect to subcontract out any part of the Services but shall not be relieved of its liability or obligation under this Contract by so doing. Furthermore, the Client agrees and understands that they have no authority to give any instruction to any of the Seller's sub-contractors without the authority of the Seller.</p> <p>18.7 The Client agrees that the Seller may amend their general terms and conditions for subsequent future contracts with the Client by disclosing such to the Client in writing. The Client shall be deemed to have accepted any such amendments by continuing with such changes, or otherwise at such time as the Client makes a further request for the Seller to provide Goods to the Client.</p> <p>18.8 Neither party shall be liable for any default due to any act of God, war, terrorism, strike, riot, pandemics, insurrection, rebellion, civil unrest, national or international emergency, or the implementation of regulation, directions, rules or measures being enforced by Governments or embargo, including but not limited to, any Government imposed border lockdowns (including worldwide destination ports), etc. ("Force Majeure") or other event beyond the reasonable control of either party.</p> <p>18.9 Both parties warrant that they have the power to enter into this Contract and have obtained all necessary authorisations to allow them to do so, they are not insolvent and that this Contract creates binding and valid legal obligations on them.</p>
--	---