

CREDIT ACCOUNT APPLICATION

Profile:			
Name: <small>(also state trading name if different)</small>			
Type of Structure: <small>(Trust, Sole Trader, Partnership, Company)</small>			
Type of Business:			
Business Address:			
	Town or City:	State:	Postcode:
Postal Address: <small>(if different from above)</small>			
	Town or City:	State:	Postcode:
Contact Person - Name:	Fax:		
Email for invoices & statements:			
Phone No: <small>(accounts)</small>			
Date & State of Incorporation: <small>(if company)</small>			
A.C.N.:		A.B.N.:	

Bank Details:	
Bankers Name:	Bank:
Account Details <small>(name, BSB, Account No):</small>	

Trade References <small>(These references must be local people with whom you have operated a proper 30-day trading account):</small>			
No.	Name:	Phone:	Fax:
1.			
2.			
3.			

Estimated Monthly Purchases:
\$

Office use only:

Credit checks: Credit Limit:

Credit approved / declined by : Terms:

Credit account number: Signed:



In making this application, you authorise Cleverdons to obtain such information as reasonably deemed necessary to assess this credit application or to assess the provision of credit to you, the applicant, from time to time, and you consent to any of the above persons releasing such information to Cleverdons for this purpose.

I/We declare that the details supplied in this application are to the best of my/our knowledge true in every particular and supplied to Cleverdons (ABN 64 160 069 925) in confidence. Should this application be approved I/we undertake to ensure that the account will be maintained in accordance with Cleverdons' trading terms and conditions of sales (see attached). I/we understand that Cleverdons reserves the right to charge an extra amount at the rate of 2% per month on overdue accounts. This will apply when the amount of the statement has not been paid within thirty (30) days. Any part payment shall be credited before the extra charge is applied.

I/We _____

hereby guarantee the due and punctual payment by the terms agreed to in this application (30 days) by

(customer trading name) _____

to Cleverdons for all goods and services provided. The guarantee shall be a continuing guarantee to Cleverdons for the whole debt due by the customer.

Date: _____

(DD/MM/YYYY)

Signed by:

Signature

Name

Position of signatory

Signature

Name

Position of signatory

Cleverdons Steel Construction

Phone (02) 6977 2811, 1 Goldfields Way TEMORA NSW 2666

Email- admin@cleverdons.com.au

ABN: 64 160 069 925

PRIVACY COLLECTION NOTICE

1. Credit Provider contact details

Cleverdons
 1 Goldfields Way
 TEMORA NSW 2666
 Phone: (02) 6977 2811
 Email: admin@cleverdons.com.au

Fax: (02) 6977 2862
 Website: www.Cleverdons.com.au

2. Purpose of collection

Cleverdons ('the credit provider') collects personal information for the purpose of:

- (a) Assessing your credit application;
- (b) Providing you with credit products and services;
- (c) Deriving scores, ratings, summaries and evaluations relating to your creditworthiness;
- (d) Assisting you with your queries and any complaints;
- (e) Complying with any legal or regulatory obligations imposed on us;
- (f) Performing our regular and necessary business functions, such as providing credit and developing and providing customer specific marketing and promotional material;
- (g) Participating in the credit reporting system and providing information to credit reporting bodies as permitted by the credit reporting laws;
- (h) Assisting with collection of overdue payments; and
- (i) Dealing with complaints and assisting other credit providers to do the same.

3. Collection and use of personal information

In handling your personal information, the credit provider is committed to complying with the *Privacy Act 1988* ('the Act'). The credit provider collects your personal information as it considers it relevant to assessing your application for commercial credit. It may be necessary for us to disclose your personal information to other organisations. We only disclose your personal information in relation to the primary purpose for which it was collected, to the extent necessary and to the extent required by law. You agree that the credit provider may give to a Credit Reporting Body your personal information which is defined in the Act as including:

- (a) Identification information such as name, age, sex date of birth, license number, employer, address;
- (b) Consumer credit liability information;
- (c) Repayment history information, including information about whether or not you have met an obligation to make a monthly repayment that is due and payable, the day on which it is due and if the payment is made after the day on which it is due – the day on which you made that payment;
- (d) A statement that an information request has been made in relation to you by us, or by a mortgage insurer or trade insurer;
- (e) The type of consumer credit or commercial credit, and the amount of credit, sought in an application that has been made by you to us and in connection with which we have made an information request in relation to you;
- (f) Default, payment and new arrangement information;
- (g) Court proceedings information and personal solvency information;
- (h) Publicly available information that relates to your activities in Australia or the external Territories and your credit worthiness and information about you on the National Personal Insolvency Index.

4. Use of credit related personal information

In providing credit services to you, the credit provider may seek personal information about you from other credit providers. The credit provider may:

- (a) Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit;
- (b) Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit;
- (c) Seek and use a credit report provided by a credit reporting body to collect overdue payments;
- (d) Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity;
- (e) Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.

5. Consequences if personal information is not provided

If the credit provider does not collect your personal information that is required for the purposes of assessing your credit application then your credit application may be unsuccessful.

6. Privacy Policy

Our Privacy Policy provides additional information regarding:

- (a) The kinds of personal information that the credit provider collects and holds;
- (b) How the credit provider collects and holds personal information;
- (c) The purposes for which the credit provider collects, holds, uses and discloses personal information;
- (d) How you can access and seek correction of your personal information;
- (e) How you can complain about a breach of the privacy laws by the credit provider and how the credit provider will deal with your complaint;
- (f) If the credit provider will disclose personal information to overseas entities and where practicable, which countries those recipients are located in.

By completing this Credit Application, you acknowledge and consent to the collection, use and disclosure of your personal information in accordance with the terms set out in this Privacy Collection Notice.

Name (please print):

Signature :

Date :
 (DD/MM/YYYY)



DIRECTORS GUARANTEE

IN CONSIDERATION of Cleverdons Steel Construction (ABN 64 160 069 925) ("Cleverdons") agreeing to our request to supply Goods on credit to the Applicant/s named in this credit application, we, the undersigned (the "Guarantors") wish to guarantee the payment of moneys payable by the Applicant/s to Cleverdons, and the due performance of all obligations of the Applicant/s to Cleverdons in accordance with the terms of this Deed Poll.

Where the Guarantors comprise more than one person, the failure of any one or more of them to execute this Guarantee shall not affect the obligation of the others under this Guarantee.

THIS DEED POLL WITNESSES:

1. The Guarantors hereby jointly and severally guarantee the payment of all moneys payable by the Applicant/s to Cleverdons and the due performance of all obligations of the Applicant/s to Cleverdons.
2. This guarantee given by the Guarantors is a continuing guarantee and shall be available for the whole of the sums payable by the Applicant/s to Cleverdons on any account whatsoever.
3. This Guarantee shall not be discharged by any time or indulgence granted by Cleverdons to the Applicant/s.
4. The Guarantors warrant that the particulars contained in this credit application are true and correct.

Executed as a Deed Poll.

SIGNED SEALED & DELIVERED by

In the presence of

Signature of Individual/Director

Signature of Witness

Name of Individual/Director

Name of Witness

SIGNED SEALED & DELIVERED by

In the presence of

Signature of Individual/Director

Signature of Witness

Name of Individual/Director

Name of Witness

SIGNED SEALED & DELIVERED by

In the presence of

Signature of Individual/Director

Signature of Witness

Name of Individual/Director

Name of Witness

SIGNED SEALED & DELIVERED by

In the presence of

Signature of Individual/Director

Signature of Witness

Name of Individual/Director

Name of Witness

Cleverdons Steel Construction

Phone (02) 6977 2811, 1 Goldfields Way TEMORA NSW 2666

Email- admin@cleverdons.com.au

ABN: 64 160 069 925