

CONFIDENTIAL

AGnVET MANAGEMENT SERVICES PTY LIMITED
ABN 91 087 675 465

Application for Credit
Terms and Conditions of Trade
Personal Guarantee & Indemnity
Privacy Act Consent

Registered Office
Newell Hwy Forbes

Please return completed form to
Sydney office PO Box 575, Berowra NSW 2081

Web: agnvet.com.au

AGnVET

GROUP OF COMPANIES

AGnVET | Darling Irrigation | Campaspe Irrigation | I K Caldwell AGnVET | Wheelhouse AGnVET
Polycon Engineering | Walkers AGnVET | Kellys AGnVET

How to Complete these Forms

Please read all documents carefully

Part 1: Credit Application

Part 2: Terms and Conditions of Trade

Part 3: Deed of Guarantee and Indemnity

Part 4: Privacy Act 1988 (cth) - Guarantor Acknowledgement and Consent

IMPORTANT: *If you do not understand any part you should seek legal advice*

Part 1 Credit Application

- Complete all of sections 1,2, 6, 7 and 8
- If you are applying for yourself or as a sole trader, complete section 3
- If you are applying for your company, complete section 4
- If you are applying as a trustee (corporate or individual), complete section 5
- Read section 9 carefully
- Sign in the appropriate shaded box in section 10
 - If you are a sole trader, you must sign
 - If you are applying as a partnership, all partners must sign
 - If you are applying for your company, all directors must sign
 - If you are applying as individual trustee, all individual trustees must sign
 - If you are applying for a company trustee, all directors must sign

Part 2 Terms and Conditions of Trade

By signing, you are agreeing to be bound by the Terms and Conditions of Trade

Part 3 Deed of Guarantee and Indemnity

- If you are a sole trader or partnership, you need not sign this form
- If you are applying for your company, all **directors** and the **directors' spouses** must sign
- If you are applying as a trustee, all trustees must sign
- For more than 2 Guarantors, additional Guarantors must sign a copy of the form
- Each signature must be witnessed by an independent adult witness

IMPORTANT: *All parties who sign the guarantee may become personally responsible instead of, or as well as, the Applicant to pay all amounts which the Applicant owes to Seller as well as Seller's costs and expenses in enforcing the guarantee and interest.*

If the Applicant does not pay you must pay. This could mean you lose everything you own. Before signing, each guarantor should:

- *obtain independent legal advice*
- *consider obtaining independent financial advice*
- *make his or her own enquiries about the credit worthiness, financial position and honesty of the Applicant.*

Part 4 Privacy Act 1988 (cth) Buyer Authority and Acknowledgement

- If you are a sole trader you must sign this form
- If you are a partnership, all partners must sign this form
- If you are applying for your company, all directors must sign
- If you are applying as individual trustees, all individual trustees must sign
- If you are applying for a company trustee, all directors must sign

Part 5 Privacy Act 1988 (cth) - Guarantor Acknowledgement and Consent

When finished

- When all parts have been signed, please return all parts to the person who sent them to you.
- For any queries relating to this application please contact customer@agnvet.com.au or contact at your local branch.

AGnVET MANAGEMENT SERVICES PTY LIMITED
PART 1: CREDIT APPLICATION

Section 1. THE APPLICANT

Applicant Name:.....
ACN:..... ABN:

Trading Name (if different from applicant):

Date business commenced:.....

Principal business address:

Delivery Address (if different from Principal business address):

Postal Address :

Contact Name 1: Position:.....

Contact Name 2: Position:.....

Tel No:..... Fax No:..... Mobile No

Email:

Section 2. OPERATING STRUCTURE

Tick appropriate

- | | | | |
|-------------------------------------------------|-------------------------|---------------------------------------------------|--------------------|
| <input type="checkbox"/> Pty. Ltd. | Complete section 4 | <input type="checkbox"/> Sole Trader | Complete section 3 |
| <input type="checkbox"/> Corporation as Trustee | Complete sections 4 & 5 | <input type="checkbox"/> Public Co. | Complete section 4 |
| <input type="checkbox"/> Partnership | Complete section 4 | <input type="checkbox"/> Individual(s) as Trustee | Complete section 5 |

If an individual / sole trader, please complete section 3

Section 3. INDIVIDUAL / SOLE TRADER DETAILS

Full Name:..... Date of Birth:.....

Drivers Licence Number: Copy of Drivers Licence Attached

If a company or partnership, please complete section 4

Section 4. DIRECTOR, PARTNER AND INDIVIDUAL TRUSTEE DETAILS

Provide details of all directors (for company or corporate trustee), partners or individual trustees

Name:..... Address:

Name:..... Address:

Name:..... Address:

if more than 3 please attach details

If a trustee, please complete section 5

Section 5. TRUST DETAILS

Name of Trust: ABN:

Type of trust: Family/Discretionary Unit Other (Details

tick appropriate

If a unit trust, please provide details of all unitholders

Name:..... Address:

Name:..... Address:

Name:..... Address:

If more than 3 please attach details

Section 6. APPLICANT'S FINANCIAL DETAILS

Estimated Monthly purchases \$..... Monthly Credit requested: \$
Bank: Branch:
Contact: Tel:
Business Premises: Owned Leased

If leased, from whom:

Details of other security interests (eg. Mortgages, Debentures, Bills of Sale provided by Applicant over its business or property to third parties)

Type of security:..... provided to:.....

Type of security:..... provided to:.....

Section 7. BUSINESS INFORMATION

For all of the directors, partners, trustees or sole trader:

Have any been declared bankrupt? Yes No If yes, details:.....

Have any been involved in business that have failed or been liquidated: Yes No

If yes, details:

Names of related or subsidiary companies or partnerships:

.....

Monthly statements to be emailed: Yes No *If Yes – email address*

Invoices to be emailed (at time of processing): Yes No *If Yes – email address*

Marketing material to be emailed:): Yes No *If Yes – email address*

Section 8. TRADE/BUSINESS REFERENCES

3 trade or business references must be provided from current major suppliers that are providers of commercial credit

1. Name:..... Address:

Contact:..... Tel: Fax:.....

2. Name..... Address:

Contact:..... Tel: Fax:.....

3. Name:..... Address:

Contact:..... Tel: Fax:.....

Section 9. TERMS OF CREDIT

Credit will not be provided until AGnVET MANAGEMENT SERVICES PTY LIMITED (**Seller**) accepts this application and has provided written confirmation to the Applicant.

If Seller accepts this application, the provision of goods and services and credit facilities to the Applicant are subject to the Terms and Conditions of Trade attached.

Section 10. EXECUTION

By signing this application for credit, the Applicant:

- Acknowledges having been provided with the Terms and Conditions of Trade and having read and understood them
- Acknowledges that it has been advised to seek legal and financial advice prior to signing this Application
- Agrees that the Terms and Conditions of Trade apply to the provision of goods and services to it by Seller

If company or corporate trustee – signed for and on behalf of the Applicant

Name of authorised person:.....	Position:.....
Signature:.....	Date:

If sole trader, partnership or individual(s) as trustee

If partnership or individual(s) as trustee - all partners and individuals must sign

Name:.....	Signature:.....	Date:.....
Name:.....	Signature:.....	Date:.....
Name:.....	Signature:.....	Date:.....

If more than 3 directors or individuals, please have additional directors/individuals sign a copy of this page

1. Definitions

In these Terms:

ACL means the Australian Consumer Law Schedule of the *Competition and Consumer Act 2010* (Cth) as amended;

Agreement means any agreement for the provision of goods or services by the Seller to the Buyer;

Buyer means the person, jointly and severally if more than one, acquiring goods or services from the Seller;

consumer is as defined in the ACL and in determining if the Buyer is a consumer, the determination is made if the Buyer is a consumer under the Agreement;

goods means goods supplied by the Seller to the Buyer;

GST means the Goods and Services Tax as defined in *A New Tax System (Goods and Services Tax) Act 1999* (Cth) as amended;

Intellectual Property means all copyright, patents, trade marks, designs, names, formulae, Specifications, confidential information and all modifications, improvements and enhancements (whether registrable or not) owned by or licensed to the Seller in respect of the goods or services;

PPSA means the *Personal Property Securities Act 2009* (Cth) as amended;

Seller means AGnVET Management Services Pty Limited ABN 91 087 675 465 and each of its subsidiaries, divisions, affiliates, associated companies and related entities;

services means services supplied by the Seller to the Buyer;

Site means any site at which services are to be performed;

Specifications means all drawings, illustrations, descriptive matter and particulars contained in the Seller's catalogues, price lists and marketing documents; and

Terms means these Terms and Conditions of Trade.

2. Basis of Agreement

2.1 Unless otherwise agreed by the Seller in writing, the Terms apply exclusively to every Agreement and cannot be varied or replaced by any other terms, including the Buyer's terms and conditions of purchase (if any).

2.2 Any quotation provided by the Seller to the Buyer for the proposed supply of goods or services is:

- (a) valid for 30 days;
- (b) an invitation to treat only; and
- (c) only valid if in writing.

2.3 The Terms may include additional terms in the Seller's quotation, which are not inconsistent with these Terms.

2.4 An Agreement is accepted by the Seller when the Seller accepts, in writing or electronic means, an offer from the Buyer or provides the Buyer with the goods or services.

2.5 The Seller has absolute discretion to refuse to accept any offer.

2.6 The Buyer must provide the Seller with its specific requirements, if any, in relation to the goods and services.

2.7 The Seller may vary or amend these Terms by written notice to the Buyer at any time. Any variations or amendments will apply to orders placed after the notice date.

3. Pricing

3.1 Prices quoted for the supply of goods and services exclude GST and any other taxes or duties imposed on or in relation to the goods and services. In addition to payment of the price of goods and services, the Buyer must pay any GST and any other taxes or duties imposed on the goods and services.

3.2 Prices for goods and services are set in accordance with the Seller's price list as amended from time to time. Prices may be varied in accordance with the Seller's pricing and ordering policies (eg. specific seasonal goods and/or promotional campaigns).

3.3 If the Buyer requests any variation to the Agreement, the Seller may increase the price to account for the variation.

3.4 Where there is any change in the costs incurred by the Seller in relation to goods or services, the Seller may vary its price to take account of any such change, by notifying the Buyer.

4. Payment

4.1 Unless otherwise agreed in writing:

- (a) Subject to clause 4.1(b), full payment for the goods or services must be made within 30 days of the date of the Seller's invoice.
- (b) The Seller reserves the right to require payment in full on delivery of the goods or completion of the services.

4.2 Payment by cheque is not deemed made until the proceeds of the cheque have cleared.

4.3 Payment terms may be revoked or amended at the Seller's sole discretion upon giving the Buyer written notice. The revised payment terms will apply to orders placed after the date of notice.

4.4 The time for payment is of the essence.

5. Payment Default

5.1 If the Buyer defaults in payment by the due date of any amount payable to the Seller, then all money which would become payable by the Buyer to the Seller at a later date on any account, becomes immediately due and payable without the requirement of any notice to the Buyer, and the Seller may, without prejudice to any of its other accrued or contingent rights:

- (a) charge the Buyer interest on any sum due at the rate of 1.5% per month for the period from the due date until the date of payment in full;
- (b) charge the Buyer for, and the Buyer must indemnify the Seller from, all costs and expenses (including without limitation all legal costs and expenses) incurred by it resulting from the default or in taking action to enforce compliance with the Agreement or to recover any goods;
- (c) cease or suspend supply of any further goods or services to the Buyer;
- (d) by written notice to the Buyer, terminate any uncompleted contract with the Buyer.

5.2 Clauses 5.1(c) and (d) may also be relied upon, at the Seller's option:

- (a) where the Buyer is a natural person and becomes bankrupt or enters into any scheme of arrangement or any assignment or composition with or for the benefit of his or her creditors or any class of his or her creditors generally; or

- (b) where the Buyer is a corporation and it enters into any scheme of arrangement or any assignment or composition with or for the benefit of its creditors or any class of its creditors generally, or has a liquidator, administrator, receiver, manager or similar functionary appointed in respect of its assets, or any action is taken for, or with the view to, the liquidation (including provisional liquidation), winding up or dissolution without winding up of the Buyer.
- 5.3 The Buyer agrees if demand is made by AGnVET, the Buyer receiving such a demand will immediately execute a mortgage or other instrument of security, or consent to a caveat, as required, and against the event that the Buyer fails to do so within a reasonable time of being so requested, the Buyer hereby irrevocably and by way of security, appoints any credit manager or solicitor engaged by AGnVET to be its true and lawful attorney to execute and register such instruments.
- 6. Passing of Property**
- 6.1 Until the Seller receives full payment in cleared funds for all goods and services supplied by it to the Buyer, as well as all other amounts owing to the Seller by the Buyer:
- (a) title and property in all goods remains vested in the Seller and does not pass to the Buyer;
- (b) the Buyer must hold the goods as fiduciary bailee and agent for the Seller;
- (c) the Buyer must keep the goods separate from its own goods and maintain the Seller's labelling and packaging;
- (d) the Buyer must hold the proceeds of any sale of the goods on trust for the Seller in a separate account with a bank to whom the Buyer has not given security however failure to do so will not affect the Buyer's obligation to deal with the proceeds as trustee;
- (e) in addition to its rights under the PPSA, the Seller may without notice, enter any premises where it suspects the goods are and remove them, notwithstanding that they may have been attached to other goods not the property of the Seller, and for this purpose the Buyer irrevocably licences the Seller to enter such premises and also indemnifies the Seller from and against all costs, claims, demands or actions by any party arising from such action.
- 6.2 The Seller will exercise its right of entry (including the use and extent of force) in accordance with applicable laws.
- 7. Personal Property Securities Act**
- 7.1 Notwithstanding anything to the contrary contained in these Terms, the PPSA applies to these Terms.
- 7.2 For the purposes of the PPSA:
- (a) terms used in this clause 7 that are defined in the PPSA have the same meaning as in the PPSA;
- (b) these Terms are a security agreement and the Seller has a Purchase Money Security Interest in all present and future goods supplied by the Seller to the Buyer and the proceeds of the goods;
- (c) the security interest is a continuing interest irrespective of whether there are monies or obligations owing by the Buyer at any particular time;
- (d) the Seller has, where applicable, an agricultural PMSI in relation to the goods supplied by the Seller to the Buyer; and
- (e) the Buyer must do whatever is necessary in order to give a valid security interest over the goods and their proceeds which is able to be registered by the Seller on the Personal Property Securities Register.
- 7.3 The security interest arising under this clause 7 attaches to the goods when the goods are collected or dispatched from the Seller's premises and not at any later time.
- 7.4 Where permitted by the PPSA, the Buyer waives any rights to receive the notifications, verifications, disclosures or other documentation specified under sections 95 (notice of removal of accession), 118 (enforcing security interests in accordance with land law decisions), 121(4) (notice to grantor in enforcement of security interests in liquid assets), 130 (notice of disposal of collateral), 132(3)(d) (statements of account following disposal), 132(4) (statements of account if no disposal), 135 (notice of retention of collateral) and 157 (verification statements) of the PPSA.
- 7.5 The Seller and the Buyer agree to contract out of and nothing in the provisions of sections 96 (retention of accession when person has interest in the whole), 125 (obligation to dispose of or retain collateral), 129 (disposal by purchase), 142 (entitled persons' redemption of collateral) and 143 (entitled persons' reinstatement of security agreement) of the PPSA will apply to these Terms.
- 7.6 To the extent permitted by the PPSA, the Buyer agrees that:
- (a) the provisions of Chapter 4 (enforcement of security interests) of the PPSA which are for the benefit of the Buyer or which place obligations on the Seller will apply only to the extent that they are mandatory or the Seller agrees to their application in writing; and
- (b) where the Seller has rights in addition to those in Chapter 4 of the PPSA, those rights will continue to apply.
- 7.7 The Buyer must immediately upon the Seller's request:
- (a) do all things and execute all documents necessary to give effect to the security interest created under this Agreement; and
- (b) procure from any person considered by the Seller to be relevant to its security position such agreements and waivers (including as equivalent to those above) as the Seller may at any time require.
- 7.8 The Seller may allocate amounts received from the Buyer in any manner the Seller determines, including in any manner required to preserve any Purchase Money Security Interest or any Agricultural PMSI it has in goods supplied by the Seller.
- 8. Risk and Insurance**
- 8.1 The risk in the goods and all insurance responsibility for theft, damage or otherwise will pass to the Buyer immediately on the goods being delivered to the Buyer or taken from the Seller's premises.
- 8.2 The goods are sold to the Buyer on the basis that the Buyer has obtained all necessary licenses or permits under all relevant laws and regulations in relation to the goods.

8.3 The Buyer assumes all risk and liability for loss, damage or injury to persons or to property of the Buyer, or third parties arising out of the use, installation, storage or possession of any of the goods sold by the Seller, unless recoverable from the Seller on the failure of any statutory guarantee under the ACL.

9. Warranties

9.1 Any warranties given by the Seller with respect to the goods are set out on the packaging in which the goods are supplied or in enclosures supplied with the goods.

10. Performance of Agreement

10.1 Any period or date for delivery of goods or provision of services stated by the Seller is an estimate only and not a contractual commitment.

10.2 The Seller will use its reasonable endeavours to meet any estimated dates for delivery of the goods but, subject to the ACL, will not be liable for any loss or damage suffered by the Buyer or any third party for failure to meet any estimated date.

10.3 If the Seller cannot complete the services by any estimated date, it will do so within a reasonable time.

11. Delivery

11.1 Subject to clause 11.6, the Seller will arrange for the delivery of the goods to the Buyer.

11.2 Unless otherwise agreed, the Buyer is responsible for all costs associated with delivery, including freight, insurance and other charges arising from the point of dispatch of the goods to the Buyer to the point of delivery.

11.3 The Seller may make part delivery of goods and services and may invoice the Buyer for the goods or services so delivered or completed.

11.4 The Buyer indemnifies the Seller against any loss or damage suffered by the Seller, its sub-contractors or employees as a result of delivery, except where the Buyer is a consumer and the Seller has not used due care and skill.

11.5 If delivery is attempted and is unable to be completed, the Buyer is deemed to have taken delivery of the goods. The Buyer is liable for storage charges payable monthly on demand.

11.6 If agreed that the Buyer will collect the goods:

- (a) the Buyer must collect the goods within 7 days of being advised that they are ready;
- (b) if the Buyer does not collect the goods within this time, the Buyer is deemed to have taken delivery of the goods and is liable for storage charges payable monthly on demand.

12. Site Requirements

12.1 The Buyer must provide suitable and practical means of access to the Site and ensure that the Site is suitably prepared for the provision of the Services.

12.2 The Buyer indemnifies the Seller against any loss or damage suffered by the Seller, its sub-contractors or employees as a result of providing the services, except where the Buyer is a consumer and the Seller has not used due care and skill.

12.3 Where the Seller provides the services at the Site, the Buyer warrants that it is the owner of the Site or is authorised to request the services be conducted at the Site, and that it has all of the required permissions, permits, approvals and authorisations for this to occur.

12.4 At no time does the Seller take or accept any ownership of or responsibility for the Site. All risk and

liability in and relating to the Site remains with the Buyer at all times.

13. Liability

13.1 Except as the Terms specifically state, or as contained in any express warranty provided in relation to the goods or services, the Agreement does not include by implication any other term, condition or warranty in respect of the quality, merchantability, acceptability, fitness for purpose, condition, description, assembly, manufacture, design or performance of the goods or services or any contractual remedy for their failure.

13.2 If the Buyer is a consumer, nothing in these Terms restricts, limits or modifies the Buyer's rights or remedies against the Seller for failure of a statutory guarantee under the ACL.

13.3 If the Buyer on-supplies the goods to a consumer:

- (a) if the goods or services are not of a kind ordinarily acquired for personal, domestic or household use or consumption, then the amount specified in section 276A(1) of the ACL is the absolute limit of the Seller's liability to the Buyer;
- (b) if the goods or services are of a kind ordinarily acquired for personal, domestic or household use or consumption, then payment of any amount required under section 274 of the ACL is the absolute limit of the Seller's liability to the Buyer,

howsoever arising under or in connection with the sale, installation, use of, possession of, storage of, or any other dealings with the goods or services by the Buyer or any third party.

13.4 If clause 13.2 or 13.3 does not apply, then other than as stated in the Terms or any written warranty statement, the Seller is not liable to the Buyer in any way howsoever arising under or in connection with the sale, installation, use of, possession of, storage of, or any other dealings with the goods or services by the Buyer or any third party.

13.5 The Seller is not liable for any indirect or consequential losses or expenses suffered by the Buyer or any third party, howsoever caused, including but not limited to loss of turnover, profits, business or goodwill or any liability to any other party, except to the extent of any liability imposed by the ACL.

13.6 The Buyer acknowledges that:

- (a) it has not relied on any service involving skill and judgement, or on any advice, recommendation, information or assistance provided by the Seller in relation to the goods or services or their use or application.
- (b) it has not made known, either expressly or by implication, to the Seller any purpose for which it requires the goods or services and it has the sole responsibility of satisfying itself that the goods or services are suitable for its use.
- (c) if advice or assistance is required in relation to the use or application of the goods, it should engage the services of appropriate specialists and/or agronomists.

13.7 Nothing in the Terms is to be interpreted as excluding, restricting or modifying the application of any State or Federal legislation applicable to the sale of goods or supply of services which cannot be so excluded, restricted or modified.

14. Cancellation

- 14.1 If the Seller is unable to deliver or provide the goods or services, then it may cancel the Buyer's order (even if it has been accepted) by written notice to the Buyer.
- 14.2 No purported cancellation or suspension of an order or any part of it by the Buyer is binding on the Seller once the order has been accepted and processed.
- 14.3 Notwithstanding clause 14.2, if the Seller accepts the Buyer's purported cancellation, the Seller reserves the right to charge a cancellation and/or re-stocking fee in accordance the Seller's applicable pricing and ordering policies (eg. specific seasonal goods and/or promotional campaigns).
- 15. Shortages and Exchanges**
- 15.1 Subject to clause 15.2 and 15.4, the Seller will not be liable for any shortages, damage or non-compliance with the specifications in the Agreement unless the Buyer notifies the Seller with full details and description within 10 days of delivery. Otherwise, the Buyer is deemed to have accepted the goods.
- 15.2 When any shortages, claim for damaged goods or non-compliance with the Agreement specifications is accepted by the Seller, the Seller may, at its option, repair the goods, replace the goods, or refund the price of the goods.
- 15.3 Subject to clause 15.4, the Seller will not under any circumstances accept goods for return that:
- (a) have been specifically produced, imported or acquired to fulfil the Agreement;
 - (b) are discontinued goods or no longer stocked by the Seller;
 - (c) have been altered in any way;
 - (d) have been used; or
 - (e) are not in their original condition and packaging.
- 15.4 If the Buyer is a consumer, nothing in this clause 15 limits any remedy available for a failure of the statutory guarantees in sections 56 and 57 of the ACL.
- 16. Specifications**
- 16.1 All Specifications are indicative only may not be current nor accurate. The Buyer acknowledges that it has not relied on the Specifications in making its purchasing decision.
- 17. Intellectual Property**
- 17.1 The Buyer acknowledges that it has no proprietary right or interest in the Intellectual Property.
- 17.2 The Buyer must not register or record or attempt to register or record anywhere in the world the Intellectual Property or any part thereof nor any patents, inventions, trade marks or designs derived from or similar to it, nor aid or abet anyone else in doing so.
- 17.3 The Buyer must not at any time create, sell, manufacture or process any products using or taking advantage of the Intellectual Property.
- 17.4 Any Intellectual Property provided to the Buyer by the Seller in connection with the goods or services remains the exclusive property of the Seller and must be returned to the Seller on demand. The Buyer must not copy nor communicate the Intellectual Property to any third party without the Seller's express prior written consent.
- 18. Force Majeure**
- 18.1 Neither party is liable in any way howsoever arising under the Agreement to the extent that it is prevented from acting by events beyond its reasonable control, including, without limitation, industrial disputes, strikes, lockouts, accident, breakdown, import or export restrictions, acts of God, acts or threats of terrorism, or acts of war. If an event of force majeure occurs, the affected party may suspend or terminate the Agreement by written notice to the other party.
- 19. Miscellaneous**
- 19.1 The law of New South Wales from time to time governs the Terms. The parties agree to the non-exclusive jurisdiction of the courts of New South Wales, the Federal Court of Australia, and of courts entitled to hear appeals from those Courts.
- 19.2 The Seller's failure to enforce any of these Terms shall not be construed as a waiver of any of the Seller's rights.
- 19.3 If a clause is unenforceable it must be read down so as to be enforceable or, if it cannot be so read down, it must be severed from these Terms without affecting the enforceability of the remaining terms.
- 19.4 A notice must be in writing and handed personally or sent by facsimile, email or prepaid mail to the last known address of the addressee. Notices sent by pre-paid post are deemed to be received upon posting. Notices sent by facsimile or email are deemed received upon confirmation of successful transmission.

PART 3: DEED OF GUARANTEE AND INDEMNITY

TO: AGrVET Management Services Pty Limited ABN 91 087 675 465 of Newell Hwy, Forbes, NSW 2871 (**Seller**)

In consideration of Seller at the request of

(Name)

of (Address).....

as the Guarantor (**Guarantor**) agreeing to

- supply or continue to supply goods or services to (**Buyer**), or
- provide credit to the Buyer or grant an indulgence outside the Seller's agreed credit terms.

The Guarantor hereby:

1. agrees to guarantee to Seller the due and punctual payment of all money presently owing and any money that may become owing by the Buyer, in respect of the cost of goods or services supplied by Seller to the Buyer and any other sums payable by the Buyer to Seller pursuant to Seller's Terms and Conditions of Trade (**guaranteed money**);
2. agrees as a separate severable and additional covenant and obligation to indemnify and keep indemnified Seller from and against all losses, costs, charges and expenses whatsoever (including all legal costs) that Seller may suffer or incur in relation to the supply of goods or services to the Buyer;
3. covenants, acknowledges and agrees as follows:
 - (a) the guarantee given in clause 1 is a continuing guarantee, the indemnity given in clause 2 is a continuing indemnity and neither this Deed nor the guarantee nor the indemnity will be discharged in any way or be considered or deemed to be discharged in any way by any payment to Seller other than the full payment to and acceptance by Seller of the whole of the guaranteed money;
 - (b) notwithstanding that as between the Guarantor and the Buyer the position of the Guarantor is that of surety only nevertheless as between the Guarantor and Seller, the Guarantor is liable as a principal and as a primary debtor for the payment of the guaranteed money;
 - (c) this Deed is valid and enforceable against the Guarantor and the liability hereunder of the Guarantor continues and may be enforced by Seller notwithstanding:
 - (i) that no steps or proceedings have been taken against the Buyer;
 - (ii) any indulgence or extension of time granted by Seller to the Buyer;
4. acknowledges having given its consent to Seller to:
 - (a) disclose credit information about the Guarantor to a credit reporting body; and
 - (b) obtain credit eligibility information about the Guarantor from a credit reporting body; and
 - (c) use credit eligibility information about the Guarantor; and
 - (d) disclose credit eligibility information about the Guarantor,
 for the purposes of the Seller:
 - (e) assessing whether to accept the Guarantor as a guarantor for credit that has been provided to or may be applied for by the Buyer; and
 - (f) collecting overdue payments; and
 - (g) reporting on payment defaults and personal bankruptcy and insolvency issues;
5. agrees that the term "Seller" includes its successors and assigns and the terms "Buyer" and "Guarantor" include their respective executors, administrators and successors.

Executed as a Deed.

Date:.....

Signed sealed and delivered)

By:)

in the presence of)

.....

Witness Signature

PART 4: PRIVACY ACT 1988 (CTH) BUYER AUTHORITY AND ACKNOWLEDGEMENT

TO: AGnVET Management Services Pty Limited ABN 91 087 675 465 of Newell Hwy, Forbes, NSW, 2871 (Seller)

Credit information that may be provided to a credit reporting body

I have applied for or been granted a commercial credit account with the Seller.

I acknowledge and agree that the Seller may give credit information about me to a credit reporting body before, during or after the provision of commercial credit to me for the following purposes:

- to obtain credit eligibility information about me; and/or
- to allow the credit reporting body to create or maintain its records containing credit information and credit eligibility information about me.

The information that may be provided to a credit reporting body is limited to:

- identity information – my name, any previous name/s and/or aliases, sex, current or last known address and previous two addresses, date of birth, name of employer, and drivers licence number;
- information requests – a statement that the Seller has sought information about me from a credit reporting body in connection with my application for commercial credit;
- type of credit – the fact that I have applied for commercial credit and the amount;
- credit provider – the fact that the Seller is a current commercial credit provider to me;
- court proceedings information – information about any credit-related judgments made or given against me in court proceedings; and
- personal insolvency information – information about me that is entered on the National Personal Insolvency Index and which relates to my bankruptcy or personal insolvency and/or debt agreements made or proposed by me.

Assessment of Commercial Credit Application

I consent to the Seller obtaining credit eligibility information about me from a credit reporting body and/or from another credit provider to me, and conducting a search of the Personal Property Securities Register, and using such information for the purpose of assessing my application for commercial credit.

Collection of overdue payments

I consent to the Seller obtaining credit eligibility information about me from a credit reporting body, and using and disclosing such information for the purpose of collecting payments that are overdue in relation to the commercial credit provided by the Seller to me.

Disclosure to guarantor

I consent to the Seller giving credit eligibility information about me to a potential guarantor, for the purpose of that person considering whether to act as a guarantor or to offer their property as security for the commercial credit offered or provided to me.

I consent to the Seller giving credit eligibility information about me to a guarantor of the commercial credit offered or provided to me, for the purposes of keeping them informed about the guarantee and/or the enforcement or proposed enforcement of the guarantee.

Privacy Act 1988 (Cth)

I understand that, even though I am transacting with the Seller in relation to a commercial credit account, the credit information and credit eligibility information used and disclosed about me will or may contain information about my personal credit history and personal credit worthiness.

I understand that under the requirements of the *Privacy Act 1988* (Cth):

- the Seller will ensure that all personal information about me will be collected, held, used, disclosed, stored and destroyed in accordance with the relevant Australian Privacy Principles (**APPs**);
- the Seller will ensure that all credit information and credit eligibility information about me will be collected, held, used, disclosed, stored and destroyed in accordance with the relevant requirements of the Australian Credit Reporting Regime and the Credit Reporting Code of Conduct (**CR Code**); and
- I am permitted under the APPs, the Australian Credit Reporting Regime and/or the CR Code (as appropriate) to seek access to and correction of the personal information, credit information and/or credit eligibility information held about me by the Seller.

Signing to be signed by the Buyer or all directors or partners of the Buyer.

Dated:		
.....	
Sole Trader	Director/Partner	Director/Partner

PART 5: PRIVACY ACT 1988 (CTH) - GUARANTOR ACKNOWLEDGEMENT AND CONSENT

TO: AGnVET Management Services Pty Limited ABN 91 087 675 465 of Newell Hwy, Forbes, NSW (Seller)

Credit information that may be provided to a credit reporting body

I am considering or have agreed to act as a guarantor of a commercial credit account with the Seller.

I acknowledge and agree that the Seller may give credit information about me to a credit reporting body in connection with my role as a guarantor or potential guarantor of commercial credit, for the following purposes:

- to obtain credit eligibility information about me; and/or
- to allow the credit reporting body to create or maintain its records containing credit information and credit eligibility information about me.

The information that may be provided to a credit reporting body is limited to:

- identity information - my name, any previous name/s and/or aliases, sex, current or last known address and previous two addresses, date of birth, name of employer, and drivers licence number;
- information requests – a statement that the Seller has sought information about me from a credit reporting body in connection with my role as a guarantor or potential guarantor;
- type of credit - the fact that I am considering or have agreed to act as a guarantor for commercial credit;
- credit provider - the fact that the Seller is a current commercial credit provider to the entity I am guaranteeing;
- court proceedings information – information about any credit-related judgments made or given against me in court proceedings; and
- personal insolvency information – information about me that is entered on the National Personal Insolvency Index and which relates to my bankruptcy or personal insolvency and/or debt agreements made or proposed by me.

Assessment of guarantor suitability

I consent to the Seller obtaining credit eligibility information about me from a credit reporting body, and conducting a search of the Personal Property Securities Register, and using such information for the purpose of assessing my suitability to act (or to continue to act) as a guarantor for a commercial credit account.

Collection of guarantor payments

I consent to the Seller obtaining credit eligibility information about me from a credit reporting body, and using and disclosing such information for the purpose of collecting payments that are overdue in relation to my guarantee of a commercial credit account.

Privacy Act 1988 (Cth)

I understand that, even though I am transacting with the Seller in relation to a commercial credit account, the credit information and credit eligibility information used and disclosed about me will or may contain information about my personal credit history and personal credit worthiness.

I understand that under the requirements of the *Privacy Act 1988 (Cth)*:

- the Seller will ensure that all personal information about me will be collected, held, used, disclosed, stored and destroyed in accordance with the relevant Australian Privacy Principles (**APPs**);
- the Seller will ensure that all credit information and credit eligibility information about me will be collected, held, used, disclosed, stored and destroyed in accordance with the relevant requirements of the Australian Credit Reporting Regime and the Credit Reporting Code of Conduct (**CR Code**); and
- I am permitted under the APPs, the Australian Credit Reporting Regime and/or the CR Code (as appropriate) to seek access to and correction of the personal information, credit information and/or credit eligibility information held about me by the Seller.

Signing to be signed by the Guarantor.

Date:.....	
.....
Guarantor	Guarantor

PREFERRED METHOD OF COMMUNICATION

Monthly Statements to be emailed YES NO

If Yes – preferred email address.....

Invoices to be emailed (*at time of processing*) YES NO

If Yes – preferred email address.....

Company News to be emailed YES NO

If Yes – preferred email address.....