

Please tick the ONE BEST description that fits your business

Tick	Class	Customer Classification Description	Definition
Builders/Renovators			
	VB	Builders - Volume - 100 - 4,500 multi residential dwellings	National (Metricron) & Regional (BGC) housing companies, includes franchise model
	LB	Builders - Large - Residential - 20 < 100 dwellings p.a	Builders of 20 < 100 dwellings p.a
	MB	Builders - Medium - Residential - 5 < 20 dwellings p.a	Builders of 5 < 20 dwellings p.a
	RB	Builders - Small - Build/Renovate - < 5 projects p.a.	Builders & renovators < 5 projects p.a
	OB	Builders - Residential - Owner Builders	Owners of a residential property/sites buying materials for new builds or renovations
Trades			
	SC	Structural Services : Concreters	
	SB	Structural Services : Bricklayer	
	SR	Structural Services : Roofer	
	IP	Installation Services : Plumber	
	IE	Installation Services : Electrician	
	CP	Completion Services : Plasterer	
	CC	Completion Services : Carpenter	
	CS	Completion Services : Cabinet Maker/Shopfitter	
	CT	Completion Services : Tiler	
	CD	Completion Services : Painter	
	OL	Construction Services : Landscaper	
	OF	Construction Services : Fencer	
	AB	Apprentices	Credit & Cash Accounts
Commercial Construction			
	CB	Commercial Builders	i.e. Lend Lease, Leighton, Multiplex
National Contracts			
	NA	National Accounts - Non Housing	National organisations requiring central billing and multiple locations i.e. Jehovah's Witness
Statutory Authorities/Institutions			
	G	Government	Local Councils, Defence
	ES	Education	Preschool, Primary, Secondary, University
Local Business			
	M	Maintenance/Fix It Businesses	i.e Man in a Van, Hire a Hubby, Jim's Group
	LS	Local Business	Local Shops, Hotels/Motels/Caravan Parks & includes B&B's
Rural			
	R	Rural Farmers & Contractors	All farmers, rural contractors & rural retailers - Include CRT, Rural Co, Landmark
Other			
	Y	Wholesale	Companies that purchase materials in order to on-sell
Consumer			
	A	Project DIY/Handyman	Mighty Rewards Member : DIY - Non Builder - Retail Personal Use Credit/Cash Accounts
	L	Local Clubs/Sports Clubs/Charity Orgs/Community	Community Organisations -includes not for profit organisations
	SS	M10 Staff	Staff sales
	IS	M10 Stores	Inter-store accounts

Trade

Non Trade

CREDIT ACCOUNT TERMS AND CONDITIONS

These are the terms and conditions which the Store may supply goods and services to an approved credit account customer:

1. All goods and services supplied by the Store to the Customer during any calendar month must be paid for in full by the Customer on or before the Store's last trading day in the following month (the **Due Date**).
2. A monthly billing cycle will apply. During each month the Store will render to the Customer a statement of account in respect of the preceding month.
3. The Store reserves the right at all times to suspend or discontinue the supply of goods and services to the Customer without being obliged to give any reason.
4. If an account card is issued then the Customer to whom it is issued is responsible for payment for all goods and services supplied against any use of that card notwithstanding that such use was unauthorised.
5. In the case of a monthly credit account opened in the names of two or more persons these persons are jointly and severally liable to pay that account.
6. (a) Goods which the Store agrees to sell shall remain the Store's sole and absolute property as legal and equitable owner until such time as the Customer has paid in full for those goods and for all other amounts owing to the Store by the Customer, but such goods shall be at the risk of the Customer as soon as they are delivered to or collected by the Customer.
 (b) Such goods will be held by the Customer as bailee for the Store until they and all other amounts owing have been paid in full.
 (c) The Customer's right to possession of the goods shall cease if it not being a company commits an act of bankruptcy or if it is a company a receiver or manager becomes entitled to take possession of any assets of the company or any proceedings are instituted for the winding up of the company. Upon the happening of any such event, the Store may repossess the goods and for this purpose the Store or its authorized representative is at liberty to enter upon any premises where the Store reasonably believes the goods might be.
7. To secure payment of all monies which may become payable by the Customer to the Store, the Customer hereby charges with the due payment of those monies all of the Customer's interest in real property both present and future and the Customer consents to the Store lodging a caveat noting its interest hereunder. The Customer also consents to the Store registering any relevant interest it may have pursuant to the *Personal Properties Security Act 2009* (Cth) and exercising any rights in connection with that interest and the Customer will comply with any notice received or render any necessary assistance to the Store in connection with the Store's rights under that Act.
8. The Customer agrees that it has read and understood these Terms and Conditions and agrees that they will apply and prevail over all other terms and conditions of sale said to be applicable to the Customer's order to the extent of any inconsistency.
9. The Customer agrees that it has provided information in this Credit Application which is true and correct in every particular and that the Store is entitled to rely upon that information to assess the Customer's application for credit. Each signatory is duly authorised to sign this Application on behalf of the Customer.
10. The Store may advise in writing of any change to these Terms and Conditions, whereupon the Customer may terminate its credit account at any time with 14 days written notice and pay all monies owing if it is dissatisfied with the change.
11. Either the Customer or the Store may terminate the Customer's credit account with 30 days written notice with no reason required, whereupon the Customer must pay all monies owing to the Store by the end of the 30 days.
12. This Agreement is governed by the laws in the State in which the Store is located.
13. Where the Customer enters into this Agreement as trustee of a trust or in any capacity other than its personal capacity they are bound both in that capacity and in their personal capacity.
14. In the event that any amounts owing by the Customer to the Store are not paid for by the due date, the Store reserves the right to charge and the Customer agrees to pay interest on the outstanding balance owing from time to time at the rate of 1% per month. The Store may capitalise interest at such times as it sees fit (which means that interest may be payable on interest previously accrued).
15. The Customer warrants to the Store (which warranty the Store relies upon as an inducement to enter into this Agreement) that the Customer has legal capacity and authority to enter into this Agreement and to authorise the provision of the goods and services to the Customer.

Signed in acceptance of the above Terms and Conditions for and on behalf of the Customer by:

Signed:	Print Name:
	Date:
Signed:	Print Name:
	Date:

GUARANTEE

To: The Store

In consideration of you agreeing my request to supply or to continue to supply or to cause to be supplied to the person identified below as your Customer goods and services on credit, the person/s identified below as Guarantor (**Guarantor**) hereby guarantees the due payment by the Customer of all monies whenever due and owing by the Customer on any account whatever to you and the Guarantor agrees:

- (a) That this Guarantee is a continuing guarantee and if the Guarantor is a person shall bind the estate of the Guarantor.

Our Privacy Statement to the Customer

The Store is committed to providing you with a high level of customer service. This includes protecting your privacy when you deal with us. We will ensure the personal information you have provided to us will be handled in accordance with the Australian Privacy Principles under the *Privacy Act 1988*.

By using any of our websites, or by providing any personal information to us, you consent to the collection, use and disclosure of your personal information as advised to you at the time of collection or as set out in this Privacy Policy. This Privacy Policy will be reviewed and updated from time to time.

What kind of information do we hold and how do we hold it?

We do not collect any sensitive information. While you have the option of interacting with us anonymously or with a pseudonym, in certain circumstances this will simply not be possible. If you place a special order with us, make a cheque purchase, request a refund, request that we deliver your purchases to you, establish an account with us, or make a purchase over the telephone or fax with your credit card, or otherwise deal with us, we generally collect your name, address, telephone and/ or fax number, date of birth, professional licencing information, email address and credit card or bank details and transaction details.

We collect this information to make it easier for us to fulfil your requirements as efficiently as possible and so that we can serve you better. However, depending on the product or service you have acquired, we may also hold specific information about you. All information we collect will be reasonably necessary to carry out our functions and activities.

We collect the information from you via our account application form, over the telephone, in person, when you apply for credit, when you enter a promotion or complete a survey, when providing you with a service and during electronic transactions, or during other dealings with you.

From time to time we may also collect personal information through our related bodies corporate and its business pillars; our business partners who may partner with us for promotional activities and third parties who supply services to us.

We store personal information in a combination of computer storage facilities, paper-based files and other records. In so doing, we have taken numerous steps to protect your personal information from misuse, interference and loss, and unauthorised access, modification or disclosure.

When your information is no longer required by us we will take reasonable steps to destroy or de-identify personal information. We will also take reasonable steps to protect the personal information from unauthorised access, modification or disclosure.

When we disclose your personal information

The Store will not divulge your information to third parties unless it is necessary to effectively fulfil your order, such as giving your name, delivery address and telephone number to our couriers and for market intelligence gathering by us or our parent companies. We will only use your personal information for other purposes for which you have authorised us, or if the disclosure is reasonably required by law or for any legal proceedings or if it is in the public interest to do so.

By providing any personal information to us, you consent to disclosure of the information to overseas recipients from time to time and clause 8.1 of the Australian Privacy Principles will not apply. We will nevertheless strive to ensure that overseas recipients who we supply with your personal information are in compliance with the equivalent of the Australian Privacy Principles.

Help us ensure your personal information is up to date

We will strive to ensure that your personal information remains correct. If you find that the information we hold about you is inaccurate or out-of-date then we will correct it. Please keep us up to date with changes to your personal information (for example your address).

You have the right to access your personal information

You can access your personal information we hold, subject to some exceptions, allowed by law. If you wish to access your information, please contact us. We may have to verify your identity before meeting your requests. We reserve the right to charge a fee for searching for and providing access to your information and will inform you of the fee and obtain your agreement to the fee before providing the information.

How to Lodge a Complaint

If you think that we have breached our obligations in relation to your privacy, then you can make a complaint directly to our Store Manager. We will take reasonable steps to remedy any issues if they result from a failure to comply with this Privacy Policy.

Contact Us

If you wish to know more about our Privacy Policy, then you can contact us on the above details between 9.00am and 5.00pm Monday to Friday, or visit us at the Store. We can provide the Privacy Policy to you free of charge.

Please read carefully:

I/We agree that the Store may give to, and seek from any credit providers named in this credit application, and any credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the *Privacy Act 1988* and *Privacy Amendment (Private Sector) Act 2000*.

I/We confirm receipt of and having read the Privacy Statement above and agree to its terms:

Signed by all Applicants/Directors:

Signed:	Print Name:
	Date:
Signed:	Print Name:
	Date:
Signed:	Print Name:
	Date:
Signed:	Print Name:
	Date:

OFFICE USE ONLY

Agent Number:	Cards Issued:
Group:	New Account Letter sent: Email Post
Credit limit given:	Credit Accepted on
Trade Credit Risk insured amount:	Credit Approved by: