## CAB Plumbing Pty Ltd – Terms & Conditions of Trade

### Definitions

- 1. 1.1 "Contractor" means CAB Plumbing Pty Ltd, its successors and assigns or any person acting on behalf of and with the authority of CAB Plumbing Pty Ltd.
- "Client" means the person/s or any person acting on behalf of and with the authority of the Client requesting the Contractor to provide the Works as specified in any proposal, quotation, order, invoice or other documentation, 1.2
  - (a) if there is more than one Client, is a reference to each Client jointly and
  - (b) if the Client is a part of a Trust, shall be bound in their capacity as a trustee; and
  - (c) includes the Client's executors, administrators, successors and
- (c) includes the Client's executors, administrators, successors and permitted assigns.

  "Works" means all Works (including consultation, manufacturing and/or installation services) or Materials supplied by the Contractor to the Client the Client's request from time to time (where the context so permits the terms Works' or 'Materials' shall be interchangeable for the other).

  "Price" means the Price payable (plus any GST where applicable) for the Works as agreed between the Contractor and the Client in accordance with clause 5 below. 1.3
- "GST" means Goods and Services Tax as defined within the "A New Tax System (Goods and Services Tax) Act 1999" (Cth). 1.5

- Acceptance
  The Client is taken to have exclusively accepted and is immediately bound,
- initially asserted by these terms and conditions if the Client places an order for or accepts delivery of any Works.

  These terms and conditions may only be amended with the consent of both parties in writing, and shall prevail to the extent of any inconsistency with any other document or contract between the Client and the Contractor
- Any advice, recommendation, information, assistance or service provided 2.3 Any autre, recommendation, assistance of service provided by the Contractor in relation to Materials or Works supplied is given in good faith, is based on the Contractor own knowledge and experience and shall be accepted without liability on the part of the Contractor and it shall be the responsibility of the Client to confirm the accuracy and reliability of the same in light of the use to which the Client makes or intends to make of the Materials or Works.
- of the Materials or Works.

  In the event that the Contractor is required to provide the Works urgently, that may require the Contractor staff to work outside normal business hours (including but not limited to working through lunch breaks, weekends and/or Public Holidays) then the Contractor reserves the right to charge the Client additional labour costs (penalty rates will apply), unless otherwise agreed between the Contractor and the Client. If the Contractor has been requested by the Client to diagnose a fault that requires investigation of increambly and for texting all processing when the contractor is the contractor in the contractor is the contractor in the contr
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- If the Contractor has been requested by the Client to diagnose a fault that requires investigation, disassembly and/or testing, all costs involved will be charged to the Client irrespective of whether or not the repair goes ahead. The Client acknowledges and accepts that the supply of Materials for accepted orders may be subject to availability and if, for any reason, Materials are not or cease to be available, the Contractor reserves the right to vary the Price with alternative Materials as per clause 5.2, subject to prior confirmation and agreement by both parties.

  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 (NSW), the Electronic Transactions (Victoria) Act 2000, or any other applicable provisions of that Act or any Regulations referred to in that Act.
- 2.7

### ors and Omis ons

- Client udice, wledges and accepts that the Contractor shall, without no liability in respect of any alleged or actual error(s)
  - an inadvoor administration mistake made by the Contractor in the of this contract; and/or literature (hard copy and/or electronic) nistake resulting formati
  - contained is supplied by spect of the Works Contracto
- or omission occurs in accordance able to the negligence and/or Client shall not be entitled to treat ne event such an erro se 3.1, and is not conduct of the Contract tract as repudiated nor invalid.

## ange in Control

Change in Control
The Client shall give the Contractor not less than fourteen (14) days written notice of any proposed change of ownership of the Client are any other change in the Client's details (including but not limited changes in the Client's name, address, contact phone or fax numb change of trustees or business practice). The Client shall be liable for loss incurred by the Contractor as a result of the Client's failure to colimit this clause. with this claus

## **Price and Payment**

- At the Contractor's sole discretion the Price shall be either:
- Price and Payment
  At the Contractor's sole discretion the Price shall be either:

  (a) as indicated on invoices provided by the Contractor to the Client in respect of Works performed or Materials supplied; or

  (b) the Price as at the date of delivery of the Works according to the Contractor's current price list, or

  (c) the Contractor's quoted Price (subject to clause 5.2) which shall be binding upon the Contractor provided that the Client shall accept the Contractor's quotation in writing within sixty (60) days.

  The Contractor's quotation in writing within sixty (60) days.

  The Contractor reserves the right to change the Price:

  (a) if a variation to the Materials which are to be supplied is requested; or

  (b) if a variation to the Works originally scheduled (including any applicable plans or specifications) is requested; or

  (c) where additional Works are required due to the discovery of hidden or unidentifiable difficulties (including, but not limited to poor weather conditions, fluctuations in currency exchange rates, limitations to accessing the site, obscured site/building defects which require remedial work, health hazards and safety considerations such as the discovery of absents, prerequisite work by any third party not being completed, hard rock barriers below the surface, iron reinforcing rods in concrete, or hidden pipes and wiring/cabling, etc.) which are only discovered on commencement of the Works; or

  (d) in the event of increases to the Contractor's quotation, and will be detailed in writing, and shown as variations on the Contractor's invoice. The Client shall be required to respond to any variation submitted by the Contractor within ten (10) working days. Failure to do so will entitle the Contractor to add the cost of the variation to the Price. Payment for all variations must be made in full at the time of their completion.

  Time for payment for the Works being of the essence, the Price will be payable by the Client on the datels determined by the Contractor, which may be:

  (a) an completion

- - (a) on completion of the Works; or
    (b) by way of progress payments in accordance with the Contractor's specified progress payment schedule. Such progress payment claims may include the reasonable value of authorised variations and the value of any Materials delivered to the site but not yet installed; or
    (c) the date which is either seven (7), fourteen (14) or thirty (30) days following the date specified on any invoice or other form as being the date for payment; or

  - date for payment; or (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 Contractor. 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 to between the Client and the Contractor.

- 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 Contractor nor to withhold payment of any invoice because part of that invoice is in
- to withhold payment of any invoice because part of that invoice is in dispute. Unless otherwise stated the Price does not include GST. In addition to the Price, the Client must pay to the Contractor an amount equal to any GST the Contractor must pay for any supply by the Contractor under this or any other contract for the sale of the Materials. 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. In addition, 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.

### Provision of the Works

- **6.** 6.1 Subject to clause 6.2 it is the Contractor's responsibility to ensure that the
- Works start as soon as it is reasonably possible.

  The Works' commencement date will be put back and/or the completion date extended by whatever time is reasonable in the event that the Contractor claims an extension of time (by giving the Client written notice) Contractor claims are extension of time (by giving the Client written notice) where completion is delayed by an event beyond the Contractor's control, including but not limited to any failure by the Client to:

  (a) make a selection; or

  (b) have the site ready for the Works; or

  (c) notify the Contractor that the site is ready.

  At the Contractor's sole discretion, the cost of delivery is either included or is in addition to the Price.

  The Contractor may deliver the Works by senarate instalments. Each

- Is in adduction or the Price.

  The Contractor may deliver the Works by separate instalments. Each separate instalment shall be invoiced and paid in accordance with the provisions in these terms and conditions.

  Any time specified by the Contractor for delivery of the Works is an estimate only and the Contractor will not be liable for any loss or damage incurred by the Client as a result of delivery being late. However both parties agree that they shall make every endeavour to enable the Works to be uppelled of the firms and place as user granged between both parties. barties agree that the strain make every enteroun to enable the Works to be supplied at the time and place as was arranged between both parties. In the event that the Contractor is unable to supply the Works as agreed solely due to any action or inaction of the Client, then the Contractor shall be entitled to charge a reasonable fee for re-supplying the Works at a later time and date, and/or for storage of the Materials.

- If the Contractor retains ownership of the Materials under clause 13 then
  - (a) where the Contractor is supplying Materials onley fall risk for the Materials shall immediately pass to the Client on delivery and the Client must insure the Materials or before delivery. Delivery of the Materials on to before delivery. Delivery of the Materials shall be deemed to have taken place immediately at the time that either
    - (i) the Client or the Client's nominated carrier takes possession of the
  - (i) the Client or the Client's nominated carrier takes possession of the Materials at the Contractor's address; or

    (ii) the Materials are delivered by the Contractor or the Contractor's nominated carrier to the Client's not prosent at the address).

    (b) where the Contractor is to both supply and install Materials then the Contractor shall maintain a contract works insurance policy until the Works are considered. How one confidence of the Works all risk for the
  - all risk for the
- request premis ollection or to erials to an u ded location then su rials shall a ole risk of th it and it shall are insured ost, damaged or at the Client's
- expense. The Clier rrants that any structures to which the Materials are to be le to withstand the installation thereof and that any plumbing including, but not limited to, pipes, couplings and valves) are pacity to handle the Materials once installed. If for any reason affixed ar connection of suitable
  - and/or other blockages may indicate damaged pipe work and therefore where the Contractor is requested to merely clear such blockages, the Contractor can offer no guarantee against reoccurrence or further damage. Contractor can often in guarantee against reoccurrence or unimer damage, in the event of collapse during the pipe clearing process, the Contractor will immediately advise the Client of the same and shall provide the Client with an estimate for the full repair of the damaged pipe work. In the event that the Client requests the Contractor to use drain/pipe unblocking equipment, and the Contractor does not recommend the use of contractor does not recommend the use of
- unblocking equipment, and the Contractor does not recommend the use or such equipment due to the risk of the equipment becoming lodged or stuck, the Contractor may require the Client or their agent to authorise commencement of the Works in writing. If the drain/pipe unblocking equipment subsequently becomes lodged or stuck, the Client shall be responsible for the cost of repair, replacement and/or retrieval of said
- The Contractor shall upon installation ensure that all Materials are to be intel contractor sinal upon installation ensure and all materials are to be installed in a manner that is fully compliant with industry standards. If, for any reason, the Client specifically requires the Materials to be installed in any way which goes against the Contractor's recommendations and/or falls below industry standards; a request detailing that requirement must be made in writing to the Contractor. Accordingly, the Contractor offers no warranty in regards to the aforementioned.
- warranty in regards to the aforementioned.

  The Client accepts and acknowledges that:

  (a) where an anodised surface finish has been selected, slight colour variation may occur between the main unit frame and any installation trims or drainage components used due to the difference in metal alloys available and manufacturing standards and tolerances shall not deemed to be a defect in the Materials; and

  (b) the Contractor is only responsible for parts that are replaced by the Contractor and that in the event that other parts/Materials, subsequently fail, the Client agrees to indemnify the Contractor against any loss or damage to the Materials, or caused by the Materials, or any part thereof howsoever arising; and

  (c) the Contractor gives no implied or express warranty on pre-existing leaks and or causes of the same; and

  (d) the Contractor accepts no liability for any subsequent loss or damage

  - leaks and or causes of the same; and (d) the Contractor accepts no liability for any subsequent loss or damage (including, but not limited to, internal water damage) to the Client's property which may occur during the cleaning process where such loss or damage is due to pre-existing faults or leaks.

    The Contractor accepts no responsibility for any damage or performance related problems with any Materials where they have not been used and/or maintained in accordance with the Contractor's and/or the manufacturers'
- recommendations.
- The Client acknowledges and agree that where Contractor has performed
- 7 10
- The Client acknowledges and agree that where Contractor has performed temporary repairs that:

  (a) the Contractor offers no guarantee against the reoccurrence of the initial fault, or any further damage caused; and
  (b) the Contractor will immediately advise the Client of the fault and shall provide the Client with an estimate for the full repair.

  The Client acknowledges that:
  (a) all descriptive specifications, illustrations, drawings, data dimensions, and weights stated in the Contractor's fact sheets, price lists or

- advertising material are indicative only and that they have not relied on such information.
- (b) Materials supplied may:
  (i) fade or change colour over time; and
  (ii) expand, contract or distort as a result of exposure to heat, cold, weather; and
  - mark or stain if exposed to certain substances; and

## (iv) be damaged or disfigured by impact or scratching

Accuracy of Clients Plans
The Contractor shall be entitled to rely on the accuracy of any plans, specifications and other information provided by the Client. The Client acknowledges and agrees that in the event that any of this information provided by the Client is inaccurate, the Contractor accepts no responsibility for any loss, damages, or costs however resulting from these inaccurate plans, specifications or other information.

- Client's Responsibilities
  The Client acknowledges that:
  (a) in the event asbestos or any other toxic substances are discovered at (a) In the event assesses or any other loxic substances are discovered at the workste that it is their responsibility to ensure the safe removal of the same. The Client further agrees to indemnify the Contractor against any costs incurred by the Contractor as a consequence of such discovery. Under no circumstances will the Contractor handle removal of asbestos product.

  (b) it is the Client's responsibility to ensure that all Materials, plant or equipment which the Contractor is equipment to include the install (of the persent expression).
- It is the Chefit's responsibility of ensure that all whaterials, plant or equipment which the Contractor is required to install (or to connect any of its Materials to) are of the correct type, size, rating, standard, quality, colour and finish, conform with all relevant Australian standards and local statutory requirements, and are as specified in the specifications, drawings and plans upon which the Contractor based the quotation on and therefore, the Client agrees to indemnify the Contractor against any costs incurred by the Contractor in rectifying such errors if required.
- The Contractor is not responsible for the removal of rubbish from or clean-up of the building/constructions site/s. This is the responsibility of the Client or the Client's agent. 9.2

Access
The Client shall ensure that the Contractor has clear and free access to 10.1 the site at all times to enable them to undertake the Works. The Contractor shall not be liable for any loss or damage to the site (including, without limitation, damage to pathways, driveways and concreted or paved or grassed areas), unless due to the negligence of the Contractor.

### Underground Locations

- Underground Locations
  Prior to the Contractor commencing the Works the Client must advise the Contractor of the precise location of all underground services on the site and clearly mark the same. The underground mains and services the Client must identify include, but are not limited to, electrical services, gas services, sewer services, pumping services, sewer connections, sewer sludge mains, water mains, irrigation pipes, telephone cables, fibre optic cables, oil pumping mains, and any other services that may be on the site. Whilst the Contractor will take all care to avoid damage to any underground services the Client agrees to indemnify the Contractor in respect of all and any liability claims, loss, damage, costs and fines as a result of damage to services not precisely located and notified as per clause 11.1.

### Compliance with Laws

- Compliance with Laws
  The Client and the Contractor shall comply with the provisions of all statutes, regulations and bylaws of government, local and other public authorities that may be applicable to the Works.
  The Client shall obtain (at the expense of the Client) all licenses and approvals that may be a required for the Works.
  The Client agrees that the site will comply with any occupational or work health and safety (WHS) laws and any other relevant safety standards or insolication.
- .3

- Title The Contra of the Materials agree that or
  - ntractor all am to the Cont
- (ii) the Client has met all of its other obligations to the Contract Receipt by the Contractor of any form of payment other than co be deemed to be payment until that form of payment has bee cleared or recognised
- It is further agreed that until ownership of the Materials passes to the Client in accordance with clause 13.1:
  (a) the Client is only a bailee of the Materials and unless the Materials have become fixtures must return the Materials to the Contractor on
  - (b) the Client holds the benefit of the Client's insurance of the Materials on
  - (b) the Client noise the benefit of the Clients insurance or the materials on trust for the Contractor and must pay to the Contractor the proceeds of any insurance in the event of the Materials being lost, damaged or destroyed;

    (c) the production of these terms and conditions by the Contractor shall be sufficient evidence of the Contractor's rights to receive the insurance proceeds direct from the insurer without the need for any person dealing with the Contractor to make further enquiries;

    (d) the Client must not cell disease, or otherwise and with pressertion of
  - (d) the Client must not sell, dispose, or otherwise part with possession of the Materials other than in the ordinary course of business and for market value. If the Client sells, disposes or parts with possession of the Materials then the Client must hold the proceeds of any such act on trust for the Contractor and must pay or deliver the proceeds to the Contractor on demand:
  - (e) the Client should not convert or process the Materials 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 Contractor and must sell, dispose of or return the resulting product to the Contractor as it so
  - unless the Materials have become fixtures the Client irrevocably authorises the Contractor to enter any premises where the Contractor believes the Materials are kept and recover possession of the

  - Materials:

    (g) the Contractor may recover possession of any Materials in transit whether or not delivery has occurred;

    (h) the Client shall not charge or grant an encumbrance over the Materials nor grant nor otherwise give away any interest in the Materials while they remain the property of the Contractor;

    (i) the Contractor may commence proceedings to recover the Price of the Materials sold notwithstanding that ownership of the Materials has not passed to the Client.
  - passed to the Client.

## Personal Property Securities Act 2009 ("PPSA")

- Personal Property Securities Act 2009 ("PPSA")
  In this clause financing statement, financing change statement, security agreement, and security interest has the meaning given to it by the PPSA. Upon assenting to 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 Materials and/or collateral (account) being a monetary obligation of the Client to the Contractor for Works that have previously been supplied and that will be supplied in the future by the Contractor to the Client.
- 14.3 The Client undertakes to

## CAB Plumbing Pty Ltd – Terms & Conditions of Trade

- (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 Contractor may reasonably require to:

    (i) register a financing statement or financing change statement in relation to a security interest on the Personal Property Securities Register;
  - (ii) register any other document required to be registered by the PPSA; or
  - (iii) correct a defect in a statement referred to in clause 14.3(a)(i) or 14.3(a)(ii);
- 14.3(a)(ii);

  (b) indemnify, and upon demand reimburse, the Contractor 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 Materials charged thereby;

  (c) not register a financing change statement in respect of a security interest without the prior written consent of the Contractor;

  (d) not register, or permit to be registered, a financing statement or a financing change statement in relation to the Materials and/or collateral (account) in favour of a third party without the prior written consent of the Contractor;

- the Contractor;
  e) immediately advise the Contractor of any material change in its business practices of selling the Materials which would result in a change in the nature of proceeds derived from such sales. The Contractor and the Client agree that sections 96, 115 and 125 of the PSA do not apply to the security agreement created by these terms and poditions.
- conditions.
- 14.5
- The Client hereby waives its rights to receive notices under sections 95, 118, 121(4), 130, 132(3)(d) and 132(4) of the PPSA.

  The Client waives its rights as a grantor and/or a debtor under sections 142 and 143 of the PPSA. 14 6
- The and 143 of the PPSA. Unless otherwise agreed to in writing by the Contractor, the Client waives its right to receive a verification statement in accordance with section 157 of the PPSA.
- The Client shall unconditionally ratify any actions taken by the Contractor 14.8
- under clauses 14.3 to 14.5.

  Subject to any express provisions to the contrary (including those contained in this clause 14), nothing in these terms and conditions is intended to have the effect of contracting out of any of the provisions of the

- Security and Charge
  In consideration of the Contractor agreeing to supply the Materials, 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, to secure the performance by the Client of its obligations under these terms and conditions (including, but not
- of its obligations under these terms and conditions (including, but not limited to, the payment of any money). The Client indemnifies the Contractor from and against all the Contractor's costs and disbursements including legal costs on a solicitor and own client basis incurred in exercising the Contractor's rights under this clause. The Client irrevocably appoints the Contractor and each director of the Contractor as the Client's true and lawful attorneys to perform all necessary acts to give effect to the provisions of this clause 15 including, but not limite to signing any document on the Client's behalf but not limit ed to, signing any document on the Client's behalf.

# arranties and Returns, Con

- inspect all Materials on delivery (or the Works on must within seven (7) days of delivery notify the ng of any evident defect/damage, shortage in quantity, or with the description or quote. The Client must notify any ct in the Materials/Works as soon as reasonably possible fect becomes evident. Upon such notification the Client intractor to inspect the Materials or to review the Works and must with n writing of any every emply with the des d defect in the Ma npletion ntractor re to co er allege er any such de ust allow the Co vided.
- y and C<mark>ommon</mark>wealth Law (including, tain statutory implied guarantees and ation the statutory guarantees under the a terms and conditions (Non-Excluded icable State, Te tation the CCA including, withou be implied into der app<mark>l</mark> hout limit
- arantees). e Contractor acknowledg
- arantees), e Contractor acknowledges that nothing in these terms and condit ports to modify or exclude the Non-Excluded Guarantees, cept as expressly set out in these terms and conditions or in respee b Non-Excluded Guarantees, the Contractor makes no warrantie her representations under these terms and conditions including but littled to the quality or suitability of the Materials/Works. The Contractor makes the contractor of the contractor other representations under these limited to the quality or suitability liability in respect of these war
- intelling in respect of these warrantes is limited to the fullest extent permitted by law.

  If the Client is a consumer within the meaning of the CCA, the Contractor's liability is limited to the extent permitted by section 64A of Schedule 2. If the Contractor is required to replace any Materials under this clause or the CCA, but is unable to do so, the Contractor may refund any money the Client has paid for the Materials.
- the CCA, but is unable to do so, the Contractor may refund any money the Client has paid for the Materials.

  If the Contractor is required to rectify, re-supply, or pay the cost of resupplying the Works under this clause or the CCA, but is unable to do so, then the Contractor may refund any money the Client has paid for the Works but only to the extent that such refund shall take into account the value of Works and Materials which have been provided to the Client which were not defective.

  If the Client is not a consumer within the meaning of the CCA, the Contractor's liability for any defect or damage in the Materials is:

  (a) limited to the value of any express warranty or warranty card provided to the Client by the Contractor at the Contractor's sole discretion;

  (b) limited to any warranty to which the Contractor is entitled, if the Contractor did not manufacture the Materials;

  (c) otherwise negated absolutely.

  Subject to this clause 16, returns will only be accepted provided that:

  (a) the Client has complied with the provisions of clause 16.1; and

  (b) the Contractor has agreed that the Materials are defective; and (c) the Materials are returned within a reasonable time at the Client's cost (if that cost is not significant), and

  (d) the Materials are returned in as close a condition to that in which they were delivered as is possible. 16.7

- (0) the Materials are returned in as close a conductor to that in which mey were delivered as is possible.

  16.10 Notwithstanding clauses 16.1 to 16.9 but subject to the CCA, the Contractor shall not be liable for any defect or damage which may be caused or partly caused by or arise as a result of:

  (a) the Client failing to properly maintain or store any Materials;

  (b) the Client using the Materials for any purpose other than that for which they were desirined:

  - they were designed;
    (c) the Client continuing to use any Materials after any defect became apparent or should have become apparent to a reasonably prudent operator or user;

    (d) interference with the Works by the Client or any third party without the Contractor's prior approval;

    (e) the Client failing to follow any instructions or guidelines provided by the Contractor:

  - Contractor;
- Collidation,

  (i) fair wear and tear, any accident, or act of God.

  16.11 The Contractor may in its absolute discretion accept non-defective Materials for return in which case the Contractor may require the Client to pay handling fees of up to twenty percent (20%) of the value of the returned Materials plus any freight costs.
- 16.12 Notwithstanding anything contained in this clause if the Contractor is required by a law to accept a return then the Contractor will only accept a return on the conditions imposed by that law.

- Intellectual Property
  Where the Contractor has designed, drawn, written plans or a schedule of where the Contractor has designed, drawn, written plans or a schedule of Works, or created any products for the Client, then the copyright in all such designs, drawings, documents, plans, schedules and products shall remain vested in the Contractor, and shall only be used by the Client at the Contractor's discretion. Under no circumstances may such designs, drawings and documents be used without the express written approval of the Contractor
- the Contractor.

  The Client warrants that all designs, specifications or instructions given to the Contractor will not cause the Contractor to infringe any patent, registered design or trademark in the execution of the Clients order and the Client agrees to indemnify the Contractor against any action taken by a third party against the Contractor in respect of any such infringement. The Client agrees that the Contractor may (at no cost) use for the purposes of marketing or entry into any competition, any documents, designs, drawings, plans or products which the Contractor has created for the Client.

## **Default and Consequences of Default**

- Default and Consequences of Default 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 Contractor's sole discretion such interest shall compound monthly at such a rate) after as well as before any judgment. If the Client owes the Contractor any money the Client shall indemnify the Contractor from and against all costs and disbursements incurred by the Contractor in expension the debt (inclined but not intered by intered). 18.1
- Contractor from and against all costs and disbursements incurred by the Contractor in recovering the debt (including but not limited to internation from the peak edged costs on a solicitor and own client basis, the Contractor's contract default fee, and bank dishonour fees). Further to any other rights or remedies the Contractor may have under this contract, if a Client has made payment to the Contractor, 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 Contractor under this clause 18 where it can be proven that such reversal is found to be lilegal, fraudulent or in contravention to the Client's obligations under this contract. Without prejudice to the Contractor's other remedies at law the Contractor shall be entitled to cancel all or any part of any order of the Client which remains unfulfilled and all amounts owing to the Contractor shall, whether or not due for payment, become immediately payable if:

  (a) any money payable to the Contractor becomes overdue, or in the Contractor's opinion the Client will be unable to make a payment when it falls due;
- - it falls due;

    (b) the Client has exceeded any applicable credit limit provided by the

  - Contractor;
    (c) the Client becomes insolvent or bankrupt, convenes a meeting with its receitors or proposes or enters into an arrangement with creditors, or makes an assignment for the benefit of its creditors; or a receiver, manager, liquidator (grovisional or otherwise) or similar person is appointed in respect of the allient or any asset of the Client.

- Cancellation Without prejudic ther reme may have, if at any ose relating to may suspend ctor will not be of any and c Contra
- The C to which and re the Works nt. On giving such s paid in respect of the Price, less any amounts owing by the Client to the Contractor for Works already performed. The Contractor shall not be liable for any loss or damage v
- soever arising from such cancellation.

  at the Client cancels the delivery of Works the Client shall be y and all loss incurred (whether direct or indirect) by the 19.3 In the eve
- for products , will definitely

- The Client grees for the Contractor of obtain from a cred reporting begin (CRB) a credit report containing personal credit information (e.g. name, address, D.O.B, occupation, previous credit applications, credit history) about the Client in relation to credit provided by the Contractor.
- The Client agrees that the Contractor may exchange information about the Client with those credit providers and with related body corporates for the

  - Client with those crean providers and what related 65, 5 september 67 following purposes:

    (a) to assess an application by the Client; and/or (b) to notify other credit providers of a default by the Client; and/or (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
  (d) to assess the creditworthiness of the Client including the Client's repayment history in the preceding two (2) years.

  The Client consents to the Contractor being given a consumer credit report to collect overdue payment on commercial credit.

  The Client agrees that personal credit information provided may be used and retained by the Contractor for the following purposes (and for other agreed purposes or required by):
  (a) the provision of Works; ana/or
  (b) analysing, verifying and/or checking the Client's credit, payment and/or status in relation to the provision of Works; and/or
  (c) processing of any payment instructions, direct debit facilities and/or
- satus in reason to the provision of Works; and/or (c) processing of any payment instructions, direct debit facilities and/or credit facilities requested by the Client; and/or (d) enabling the collection of amounts outstanding in relation to the Works. The Contractor may give information about the Client to a CRB for the following purposes:

  - tollowing purposes:
    (a) to obtain a consumer credit report;
    (b) allow the CRB to create or maintain a credit information file about the Client including credit history.

    The information given to the CRB may include:
    (a) personal information as outlined in 20.1 above;
    (b) name of the credit provider and that the Contractor is a current credit provider to the Client;
    (c) whether the credit provider is a licensee:
  - whether the credit provider is a licensee;

  - (c) Whether the credit provider is a licensee;
    (d) type of consumer credit;
    (e) details concerning the Client's application for credit or commercial credit (e.g. date of commencement/termination of the credit account and the amount requested);
    (f) advice of consumer credit defaults, 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 commenced or alternatively that the Client no longer has any overdue accounts and the Contractor has been paid or otherwise discharged and all details surrounding that discharge(e.g. dates of payments);
    (g) information that, in the opinion of the Contractor, the Client has committed a serious credit infringement;
    (h) advice that the amount of the Client's overdue payment is equal to or more than one hundred and fifty dollars (\$150).
- more than one hundred and fifty dollars (\$150).

  20.7 The Client shall have the right to request (by e-mail) from the Contractor:

- (a) a copy of the information about the Client retained by the Contractor and the right to request that the Contractor correct any incorrect information; and
- (b) that the Contractor does not disclose any personal information about the Client for the purpose of direct marketing. The Contractor will destroy personal information upon the Client's request (by e-mail) or if it is no longer required unless it is required in order to fulfil the obligations of this contract or is required to be maintained and/or stored in accordance with the law
- in accordance with the law.

  The Client can make a privacy complaint by contacting the Contractor via e-mail. The Contractor will respond to that complaint within seven (7) days of receipt and will take all reasonable steps to make a decision as to the complaint within thirty (30) days of receipt of the complaint. In the event that the Client is not satisfied with the resolution provided, the Client can make a complaint to the Information Commissioner at www.oaic.gov.au

### Service of Notices

- Any written notice given under this contract shall be deemed to have been given and received:
  - (a) by handing the notice to the other party, in person;

  - (a) by learning the notice to the other party, in person,
    (b) by learning it at the address of the other party as stated in this contract;
    (c) by sending it by registered post to the address of the other party as stated in this contract;
    (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;

    (a) if seet the person to the other party is leaf leave a mail address.
- (e) if sent by email to the other party's last known email address. Any notice that is posted shall be deemed to have been served, unless the contrary is shown, at the time when by the ordinary course of post, the notice would have been delivered. 212

- Trusts
  If the Client at any time upon or subsequent to entering in to the contract is acting in the capacity of trustee of any trust ("Trust") then whether or not the Contractor may have notice of the Trust, the Client covenants with the Contractor as follows:

  (a) the contract extends to all rights of indemnity which the Client now or subsequently may have against the Trust and the trust fund;

  (b) the Client has full and complete power and authority under the Trust to the contract the contract and the provision of the Trust to the contract of the contract of the provision of the Trust does to report the contract of the provision of the Trust does to report the contract of the provision of the Trust does to report the trust of the

  - (b) the Client has full and complete power and authority under the Trust to enter into the contract and the provisions of the Trust do 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 action which might prejudice that right of indemnity.
    (c) the Client will not without consent in writing of the Contractor (the Contractor will not unreasonably withhold consent), cause, permit, or suffer to happen any of the following events;
    (i) the removal, replacement or retirement of the Client as trustee of the Trust;
    (ii) any alteration to or variation of the terms of the Trust;
    (iii) any advancement or distribution of capital of the Trust; or
    (iv) any resettlement of the trust property.

- Other Applicable Legislation
  At the Contractor's sole discretion, if there are any disputes or claims for
  unpaid Materials and/or Works then the provisions of the Building and
  Construction Industry Security of Payment Act 2002 (Victoria) and Building
  and Construction Industry Security of Payments Act 1999 (New South
  Wales) may apply
- Wales) may apply.

  Nothing in this agreement is intended to have the effect of contracting out of any applicable provisions of the any of the Acts listed in clause 23.1 (each as applicable), except to the extent permitted by the Act where applicable.

- General
  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 conditions shall not be treaffect that party's right to xistence, lega be affected, pr or impaired
- nd any contra they apply sharials and/or W state in which were provided by the Contractor to the Client hower discule hat deems processing for the matter one refe for higher Court then jurisdiction will be subject to the the state of Victoria in which the Contractor has
- business 24.3 Subject to clause 16, the Contractor shall be under no liability whatsoever Subject to clause 1b, the Contractor shall be under no liability whatsoever to the Client for any indirect and/or consequential loss and/or expense (including loss of profit) suffered by the Client arising out of a breach by the Contractor of these terms and conditions (alternatively the Contractor's liability shall be limited to damages which under no circumstances shall exceed the Price of the Works).
- exceed the Price of the works).
  The Contractor may licence and/or assign all or any part of its rights and/or obligations under this contract without the Client's consent.
  The Client cannot licence or assign without the written approval of the

- bollgations under units contact without the chief school contact. The Client cannot licence or assign without the written approval of the Contractor. The Contractor may elect to subcontract out any part of the Works but shall not be relieved from any 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 Contractor's subcontractors without the authority of the Contractor. The Client agrees that the Contractor may amend these terms and conditions by notifying the Client in writing. These changes shall be deemed to take effect from the date on which the Client accepts such changes, or otherwise at such time as the Client makes a further request for the Contractor to provide Works to the Client.

  Neither party shall be liable for any default due to any act of God, war, terrorism, strike, lock-out, industrial action, fire, flood, sform or other event beyond the reasonable control of either party.

  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.
- obligations on them.