

CREDIT APPLICATION

TO OPEN A STRICTLY 30 DAY NETT ACCOUNT WITH:

Better Homes Supplies
Better Homes Builders Supplies
Better Homes Builders Pty. Ltd
L & T.J.M. Duregon

A.C.N. 007 707 324

THE ABOVE COMPANIES ARE REFERRED TO HEREIN AS 'BETTER HOMES SUPPLIES'

HEAD OFFICE:

PO Box 309
16-22 Woodcock Street
Port Augusta SA 5700
Phone: (08) 8642 3033
Fax: (08) 8642 3939

OFFICE USE ONLY

ACCOUNT NUMBER

MATRIX

CREDIT LIMIT

AUTHORISED BY

ENCODED BY

PERSONAL ACCOUNT

NAME IN FULL (APPLICANT 1):					
PROFESSION AND NAME OF CURRENT EMPLOYER:		HOW LONG (YEARS - MONTHS)		DATE OF BIRTH:	
PHONE NUMBER (HOME):		PHONE NUMBER (WORK):		DRIVERS LICENCE NUMBER:	
NAME IN FULL (APPLICANT 2):					
PROFESSION AND NAME OF CURRENT EMPLOYER:		HOW LONG (YEARS - MONTHS)		DATE OF BIRTH:	
PHONE NUMBER (HOME):		PHONE NUMBER (WORK):		PHONE NUMBER (MOBILE):	
DRIVERS LICENCE NUMBER:	EMAIL ADDRESS:				
ADDRESS (STREET & NUMBER):					
TOWN / SUBURB / CITY:			STATE:	POSTCODE:	
HUNDRED OF:		PROPERTY OR LOT/SEC NO:			
POSTAL ADDRESS (IF DIFFERENT FROM ABOVE):					
TOWN / SUBURB / CITY:			STATE:	POSTCODE:	
DELIVERY ADDRESS (IF DIFFERENT FROM ABOVE):					
TOWN / SUBURB / CITY:			STATE:	POSTCODE:	
ARE YOUR CURRENT PREMISES:			IF PREMISES ARE OWNED, ARE THEY FREEHOLD?		
RENTED	OWNED		<input type="checkbox"/> YES	<input type="checkbox"/> NO	
NAME OF LENDING BODY:				BRANCH:	
NAME OF SECOND LENDING BODY (IF APPLICABLE):				BRANCH:	
How long have you lived at this address?	YEARS:	MONTHS:	How long did you live at your previous address?	YEARS:	MONTHS:
YOUR PREVIOUS ADDRESS (STREET & NUMBER):					
TOWN / SUBURB / CITY:			STATE:	POSTCODE:	

NAME OF SPOUSE:		NUMBER OF DEPENDENTS:
NAME OF CLOSEST RELATIVE (NOT SPOUSE):		PHONE NUMBER (WORK):
ADDRESS (STREET & NUMBER):		
TOWN / SUBURB / CITY:		STATE: POSTCODE:
Have you ever had any amounts outstanding over the thirty (30) day trading terms anywhere else? <input type="checkbox"/> YES <input type="checkbox"/> NO	Has any one ever placed <i>Bankruptcy Proceedings</i> against you? <input type="checkbox"/> YES <input type="checkbox"/> NO	Have you or any business connected with you ever been bankrupt before? <input type="checkbox"/> YES <input type="checkbox"/> NO
TRADE REFERENCES NAME 1:		AVERAGE MONTHLY PURCHASES:
PHONE NUMBER:	FAX NUMBER:	
TRADE REFERENCES NAME 2:		AVERAGE MONTHLY PURCHASES:
PHONE NUMBER:	FAX NUMBER:	
TRADE REFERENCES NAME 3:		AVERAGE MONTHLY PURCHASES:
PHONE NUMBER:	FAX NUMBER:	
WHAT ARE YOUR REASONS FOR OPENING THIS ACCOUNT AND WHAT DO YOU ENVISAGE USING THE ACCOUNT FOR? (PLEASE USE THE REVERSE SIDE IF THERE IS NOT ENOUGH SPACE FOR YOU TO WRITE IN ALL OF YOUR REASONS)		
CREDIT LIMIT REQUIRED:	PLEASE NOTE: THE CREDIT LIMIT REQUIRED IS AN APPROXIMATION ONLY. THE CREDIT LIMIT IS SET, AND CAN BE ADJUSTED AT ANY TIME AT THE FULL DISCRETION OF BETTER HOMES SUPPLIES.	TOTAL PAID-UP CAPITAL:

BANK & CREDIT CARDS YOU MAY USE (PLEASE USE REVERSE SIDE IF YOU HAVE MORE THAN THREE)

NAME OF BANK:	TYPE OF CARD:
NAME OF BANK:	TYPE OF CARD:
NAME OF BANK:	TYPE OF CARD:

DECLARATION

THE INFORMATION GIVEN ON PAGES 1 & 2 IS HEREBY CERTIFIED TO BE CORRECT AND IS SUPPLIED INTENDING THAT *BETTER HOMES SUPPLIES* AND OTHER RELATED COMPANIES SHALL RELY ON IT CONSIDERING THIS *APPLICATION FOR CREDIT ACCOUNT*. IT IS UNDERSTOOD AND AGREED THAT YOUR STANDARD TRADING TERMS ARE STRICTLY **NETT** CASH WITHIN THIRTY (30) DAYS OF END OF MONTH OF DATE OF INVOICE AND THE APPLICANT(S) UNDERTAKES TO COMPLY WITH THE SAME.

NAME OF APPLICANT 1:	SIGNATURE: X	DATE:
NAME OF APPLICANT 2:	SIGNATURE: X	DATE:

CONDITIONS – These conditions supersede all previous conditions supplied to the customer.

THIS ORDER IS SUBJECT TO **BETTER HOMES SUPPLIES** STANDARD CONDITIONS OF SALE. THE ORDER FOR GOODS OR SERVICES IS ACCEPTED SUBJECT TO AVAILABILITY AND IF SO UNDER NO CIRCUMSTANCES THESE GOODS OR SERVICES WILL BE ACCEPTED FOR RETURN OR CANCELLATION AFTER ORDERS HAVE BEEN PLACED WITH OUR SUPPLIERS THAT CAN NOT BE REVOKED AND IF CUSTOMER(S) ACCEPT GOODS OR NOT HE/SHE (THEY) STILL MUST ACCEPT RESPONSIBILITY FOR PAYMENT OF ORDERED GOODS OR SERVICES.

IF ORDER WAS ABLE TO BE CANCELLED OR STOPPED CUSTOMER(S) IS(ARE) STILL LIABLE FOR COSTS INCURRED FOR TELEPHONES, FAX OR OTHER EXPENSES TO THAT POINT.

DEPOSIT: MINIMUM OF **20%** DEPOSIT OR MINIMUM OF **\$10.00** DEPOSIT MUST BE PAID FOR SMALL PURCHASES FOR ACCEPTANCE OF ORDER. (REFUNDABLE IF GOODS OR SERVICES ARE NOT AVAILABLE).

CUSTOMERS WHO DO NOT RUN A CURRENT ACCOUNT WITH **BETTER HOMES SUPPLIES** MUST PAY CASH WITH ORDER. CUSTOMERS FROM OUT OF TOWN WHO DO NOT RUN A CURRENT ACCOUNT, MUST SEND CHEQUE, MONEY ORDER OR CASH BEFORE ORDER WILL BE PLACED.

STANDARD CONDITIONS OF SALE

- *1. I UNDERSTAND THAT PAYMENT OF MY ACCOUNT IS MY RESPONSIBILITY AND ACCOUNTS MUST BE PAID WITHIN 30 DAYS OF RECEIPT OF INVOICE. IF ANY ACCOUNT IS NOT PAID WITHIN 30 DAYS OF INVOICE, I AGREE TO PAY DEFAULT INTEREST ON THE OVERDUE AMOUNT AT THE RATE OF 1.75% (17%) PER ANNUM CALCULATED FROM THE DATE INVOICE WAS DUE UNTIL PAID IN FULL AND TO PAY ALL EXPENSES INCURRED BY YOU IN PURSUING RECOVERY OF OVERDUE AMOUNTS FROM ME, INCLUDING (BUT NOT LIMITED TO) LEGAL FEES, LOCATION AND SERVICE FEES, ADMINISTRATIVE COSTS AND ANY COMMISSION PAYABLE TO DEBT RECOVERY CONSULTANTS. I ALSO AGREE THAT ANY DEFAULT DEBT MAY BE REPORTED TO CREDIT REPORTING AGENCY.
- *2. IT IS ESPECIALLY AGREED THAT IN THE EVENT OF **BETTER HOMES SUPPLIES** AND OTHER NOMINEES HAVING TO ENFORCE A CLAIM FOR PAYMENT PERSUING THE CONTRACT, SUCH CLAIM SHALL BE ISSUED OUT OF THE LOCAL COURT CLOSEST TO THE PREMISES OF **BETTER HOMES SUPPLIES** AND OTHER NOMINEES, PORT AUGUSTA HAVING JURISDICTION AS TO THE AMOUNT CLAIMED.
- *3. TITLE (BOTH LEGAL AND EQUITABLE) IN ALL GOODS SUPPLIED BY BETTER HOMES SUPPLIES SHALL REMAIN VESTED IN BETTER HOMES SUPPLIES AND SHALL NOT PASS TO THE CUSTOMER UNTIL ALL MONIES OWING BY THE CUSTOMER TO BETTER HOMES SUPPLIES ON ANY ACCOUNT WHATSOEVER HAVE BEEN PAID IN FULL. NOTWITHSTANDING THE FOREGOING, RISK IN THE GOODS SHALL PASS TO THE CUSTOMER ON DELIVERY. IN THE EVENT THAT FINAL PAYMENT IS NOT RECEIVED BY THE DUE DATE, **BETTER HOMES SUPPLIES** OR THEIR AGENTS RESERVES THE RIGHT TO ENTER THE PROPERTY WHERE THE GOODS RELATING TO THE INVOICE ARE STORED, IN ORDER TO SEIZE AND TAKE POSSESSION OF THE SAID GOODS, WITHOUT PENALTY AND WITHOUT BECOMING LIABLE FOR ANY COSTS OR LOSSES INCURRED BY THE CUSTOMER AS A RESULT OF THE GOODS BEING SO TAKEN.

BETTER HOMES SUPPLIES FURTHER RESERVES THE RIGHT TO DISPOSE OF THE SAID GOODS SO RECOVERED AND SUPPLY THE PROCEEDS OF SUCH DISPOSAL AGAINST THE OUTSTANDING AMOUNT. THE CUSTOMER WILL REMAIN LIABLE FOR THE BALANCE OF THE ACCOUNT SHOULD ANY STILL REMAIN AFTER THIS SET OFF.

- *4. CREDIT CARD PAYMENT SURCHARGES – THE FOLLOWING SURCHARGES WILL ONLY APPLY TO 30 DAY TRADING ACCOUNTS PAID BY CREDIT CARD.

VISA CARD - 1.00% MASTERCARD - 1.00%
 DINERS CLUB - 2.75% AMERICAN EXPRESS - 2.20%
 BUT IF PAID WITHIN ONE WEEK OF INVOICING OR PURCHASE SURCHARGES ONLY APPLY TO CREDIT CARDS BELOW:
 DINERS CLUB - 2.00% AMERICAN EXPRESS - 1.50%

(CONTINUED ON PAGE 4)

PLEASE INITIAL BELOW TO INDICATE THAT YOU HAVE READ AND FULLY UNDERSTAND THE ABOVE TERMS AND CONDITIONS:

APPLICANT 1: X	APPLICANT 2: X	APPLICANT 3: X
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* PLEASE INITIAL EACH OF THE CLAUSES MARKED WITH AN ASTERISKS (*) TO INDICATE THAT YOU UNDERSTAND AND AGREE TO THESE CLAUSES.

4. GOODS ARE AT CUSTOMERS RISK WHEN DISPATCHED BY TRANSPORT OR OTHER MEANS AND DELIVERED TO THE SPECIFIED LOCATION AND IF SIGNED BY THE CUSTOMER(S) OR ANY OTHER PERSON. DELIVERY VEHICLE CAN BE EXPECTED TO GO TO THE SPECIFIED DELIVERY ONLY ONCE. ALL COSTS OF TRANSPORT TO BE BORNE BY CUSTOMER(S) AND WHERE TRANSPORT IS TO BE PREPAID AT POINT OF DISPATCH, COST OF THIS, IF ACCEPTED BY **BETTER HOMES SUPPLIES**, WILL BE CHARGED TO CUSTOMER(S) BUT IN NO WAY WILL **BETTER HOMES SUPPLIES** BE RESPONSIBLE FOR TRANSPORT OR INSURANCE DAMAGES OR LOSSES.
5. NO CLAIMS RECOGNISED UNLESS ADVISED IN WRITING WITHIN 7 (SEVEN) DAYS OF PURCHASE OF GOODS.
6. IF GOODS ACCEPTED FOR RETURN, INVOICE DATE AND NUMBER MUST BE SUPPLIED.
7. GOODS SOLD WILL ONLY CARRY MANUFACTURER GUARANTEE AND RECOMMENDATIONS.
8. ALL PRICES QUOTED DO NOT INCLUDE DELIVERY CHARGES. DELIVERY CHARGES TO BE SET AT POINT OF SALE.
9. **PLEASE NOTE:** STATEMENTS AND INVOICES ARE ISSUED ONCE ONLY AND IT IS THE CUSTOMERS RESPONSIBILITY TO KEEP ALL PAPERWORK FOR THEIR RECORDS.
REQUESTS FOR ADDITIONAL COPIES OF STATEMENTS OR INVOICES WILL INCUR CHARGES AS FOLLOWS:- OR AT RULING RATES AT TIME OF REQUESTS.
STATEMENTS -\$5.00 FOR EACH ADDITIONAL COPY
INVOICES -\$2.00 FOR EACH ADDITIONAL COPY
10. **WHEN GOODS MARKED TO COLLECT:** IF THESE GOODS ARE NOT COLLECTED WITHIN A FORTNIGHT OF GOODS ARRIVAL, **BETTER HOMES SUPPLIES** IS AT LIBERTY TO DELIVER OR DISPATCH THESE GOODS TO CUSTOMER AS PER OUR STANDARD DELIVERY CONDITIONS AND EXTRA CHARGES WILL APPLY.
11. AT THE TIME OF COLLECTION, GOODS MUST BE INSPECTED FOR DAMAGE, BREAKAGE, QUALITY AND QUANTITY, BY **CUSTOMER** BEFORE LEAVING THE COMPANIES PREMISES.

RETURN OF GOODS

1. GOODS ARE NOT SUPPLIED ON A "SALES OR RETURN" BASIS.
2. NO GOODS WILL BE ACCEPTED FOR RETURN WITHOUT PRIOR AUTHORISATION. GOODS ACCEPTED FOR RETURN MUST BE INTACT AND IN ORIGINAL **UNBROKEN** PACKAGES. A HANDLING FEE MAY ALSO BE CHARGED.

CONDITIONS OF SALE OF CERAMIC TILES

1. NO TILES ARE GUARANTEED AGAINST CRAZING.
2. NO CLAIMS IN RESPECT OF VARIATION IN SHADE CAN BE ENTERTAINED AFTER TILES ARE FIXED, AS VARIATIONS ARE INHERENT IN KILN FIRED PRODUCTS.
3. NO CREDIT WILL BE GIVEN ON TILES OR FITTINGS RETURNED UNLESS THEY ARE DELIVERED TO OUR STORE IN FULL AND UNBROKEN CARTONS WITHIN ONE MONTH FROM DATE OF INVOICE.
4. NO ALLOWANCE WILL BE MADE ON TILES OF TYPES THAT HAVE BEEN DISCOUNTED BY THE MANUFACTURERS OR DELETED OR SOLD OUT FROM OR STOCK LINES, OR GOODS THAT HAVE BEEN SOAKED IN WATER OR IN ANY WAY DAMAGED.
5. ALL GOODS MUST BEAR THE INVOICE NUMBER ON WHICH THEY WERE CHARGED.
6. IF THE ABOVE CONDITIONS ARE COMPLIED WITH, A CREDIT WILL BE ISSUED AT THE PURCHASE PRICE LESS 10% FOR HANDLING CHARGES.

PLEASE INITIAL BELOW TO INDICATE THAT YOU HAVE READ AND FULLY UNDERSTAND THE ABOVE TERMS AND CONDITIONS:

APPLICANT 1: x	APPLICANT 2: x	APPLICANT 3: x
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* PLEASE INITIAL EACH OF THE CLAUSES MARKED WITH AN ASTERISKS (*) TO INDICATE THAT YOU UNDERSTAND AND AGREE TO THESE CLAUSES.

IF QUOTES ARE REQUIRED

1. OUR QUOTATIONS ARE FOR MATERIALS LISTED.
2. ALL MATERIALS TO BE CHARGED FOR ON QUANTITY ACTUALLY SUPPLIED AT PRICES RULING AT TIME OF DELIVERY.
3. THESE QUOTES WHEN REQUESTED WILL BE PREPARED AS A SERVICE, BUT NO RESPONSIBILITY CAN BE ACCEPTED FOR ANY OMISSIONS - UNDER OR OVER. THESE WILL BE CHARGED FOR AS EXTRA OR DEDUCTED AS THE CASE MAY BE AND ALL QUOTES ARE SUBJECT TO THE AVAILABILITY OF STOCKS.
4. ALL PRICES QUOTED EX STORE UNLESS OTHERWISE SPECIFIED. RULING DELIVERY CHARGES WILL APPLY AT POINT OF SALE IF DELIVERY REQUESTED.

SPECIALS AND MITRE 10 SALES AND PROMOTIONS

SPECIALS AND MITRE 10 SALES AND PROMOTIONS ARE NETT PRICES. THESE ARE TO BE PAID FOR BY CREDIT CARD OR CASH. IF CHARGED ON A BETTER HOMES SUPPLIES ACCOUNT, A SURCHARGE OF 10% APPLIES FOR PURCHASES UNDER \$50.00 OR 5% FOR PURCHASES ABOVE \$50.00.

PLEASE FILL IN YOUR NAME, SIGNATURE AND DATE BELOW TO INDICATE THAT YOU HAVE READ AND UNDERSTAND BETTER HOMES SUPPLIES CONDITIONS, STANDARD CONDITIONS OF SALE, RETURN OF GOODS, CONDITIONS OF SALE OF CERAMIC TILES, CONDITIONS OF QUOTES AND CONDITIONS OF PURCHASING OF SPECIALS AND MITRE 10 SALES AND PROMOTIONS:

NAME OF APPLICANT 1:	SIGNATURE: ✕	DATE:
NAME OF APPLICANT 2:	SIGNATURE: ✕	DATE:



Better Homes Supplies
INCORPORATED IN SOUTH AUSTRALIA
A.C.N. 007 707 324

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16-22 WOODCOCK STREET
PO BOX 309
PORT AUGUSTA, 5700
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PHONE: (08) 8642 3033
FAX: (08) 8642 3939

BRANCH OFFICE
61-63 FLORENCE STREET
PORT PIRIE, 5540
SOUTH AUSTRALIA
PHONE: (08) 8632 4299
FAX: (08) 8632 4990

Authority To Exchange Information With Other Credit Providers:

In accordance with Section 18N(1)(b) of the Privacy Act, the Customer authorises the Supplier to give and to obtain from credit providers named in this credit application and credit providers that may be named in a credit report issued by a credit reporting agency information about the Customer's credit arrangements. The Customer understands this information can include any information about the Customer's 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.

Customer Name: _____

Address: _____

Signature: _____

Customer Name: _____

Address: _____

Signature: _____

Customer Name: _____

Address: _____

Signature: _____