

# TERMS AND CONDITIONS

## Payment terms

1. The terms of payment are strictly thirty (30) days (or such other period as nominated by the supplier herein) from the date of invoice. Redland Bay Roof Trusses Pty Ltd ABN 60 010 831 759 and their related bodies corporate (as that term is defined in the *Corporations Act 2001*) (**Supplier**) may, at any time, upon the provision of 48 hours' written notice to the Applicant, vary the terms and conditions of trade in accordance with the provisions of this agreement.
3. The Applicant must check all invoices and advise the Supplier of any errors or omissions within seven (7) days of receipt. Failing advice from the Applicant that the invoice contains any errors or omissions, the invoice may be deemed accepted by the Supplier.
4. Should the Applicant not pay for the goods or services supplied by the Supplier in accordance with the credit terms as provided herein, or as agreed in writing by the Supplier and Applicant from time to time, after issuing a written demand to the Applicant demanding payment within fourteen (14) days, the Supplier will be entitled to charge an administration fee of 10 percent of the amount of the invoice payable.

## Jurisdiction

5. The Applicant acknowledges and agrees that this agreement will be governed by the laws of Queensland, and the laws of the Commonwealth of Australia which are in force in Queensland.
6. The Applicant acknowledges and agrees that any contract for the supply of goods or services between the Supplier and the Applicant is formed at the address of the Supplier.
7. The parties to this agreement submit to the non-exclusive jurisdiction of the courts of Queensland and the relevant federal courts and courts competent to hear appeals from those courts.

## Security/charges

8. The Applicant charges in favour of the Supplier all of its estate and interest in any real property, whether held in its own right or as capacity as trustee, the Applicant owns at present and in the future with the amount of its indebtedness hereunder until discharged.
9. The Applicant charges in favour of the Supplier all of its estate and interest in any personal property, whether held in its own right or as capacity as trustee, the Applicant owns at present and in the future with the amount of its indebtedness hereunder until discharged.
10. The Applicant appoints as its duly constituted attorney the Supplier's company secretary from time to time to execute in the Applicant's name and as the Applicant's act and deed any real property mortgage, bill of sale or consent to any caveat the Supplier may choose to lodge against real property that the Applicant may own in any Land Titles Office in any state or territory of Australia, even though the Applicant may not have defaulted in carrying out its obligations hereunder upon written notice and demand to the Applicant (in the event that there is no default by the Applicant in carrying out its obligations hereunder).
11. Where the Applicant has previously entered into an agreement with the Supplier by which the Applicant has granted a charge, mortgage or other security interest (including a security interest as defined in the *Personal Property Securities Act 2009 (PPSA)*) over or in respect of real or personal property, those charges, mortgages or other security interests and the terms which directly or indirectly create rights, powers or obligations in respect thereto will continue and co-exist with the obligations and security interests created in this agreement and will secure all indebtedness and obligations of the Applicant under this agreement. The Supplier may, at its election and upon the provision of written notice, vary the terms of such previous charges, mortgages or other securities to reflect the terms herein.

## Purpose of credit

12. The Applicant acknowledges and agrees that the credit to be provided to the Applicant by the Supplier is to be applied wholly or predominantly for commercial purposes.
13. The credit facilities provided by the Supplier are not transferrable by the Applicant without the prior written consent of the Supplier. The Supplier may assign this agreement to another party with notice to the Applicant.

## Formation of contract

14. Quotations are valid for a period of thirty (30) days from the date of quotation. The Supplier may withdraw a quotation any time before a contract is formed in accordance with clause 15.
15. Quotations made by the Supplier will not be construed as an offer or obligation to supply in accordance with the quotation. The Supplier reserves the right to accept or reject, at its discretion, any offer to purchase received by it upon provision of written reasons to the Applicant. Only written acceptance by the Supplier of the Applicant's offer will complete a contract.
16. The Supplier and/or its contractors takes care to ensure all necessary items for the trusses, Pre-Nail and/or floor system has been included in the quotation. It is the Applicant's responsibility to check the quotation and ensure all extra ancillary items have been included. Additional goods may be purchased from the Supplier and delivered to the Applicant's nominated site(s) at the Applicant's expense.
17. Placement of an order, either verbally or in writing, will imply acceptance of the Supplier's offer and of these terms and conditions.

## Variations

18. Where the Applicant requests or directs that any additional goods and/or services be supplied that are not strictly in accordance with the quotation, then such additional goods and/or services shall constitute a variation, unless otherwise agreed between the parties.
19. The Applicant understands and agrees that:
  - (a) all variations must be agreed between the parties, preferably in writing but in cases where urgent action is required, verbally, prior to the goods and/or services being supplied;
  - (b) all variations shall be invoiced at the rate(s) specified in the quotation or as specifically quoted; and
  - (c) unless otherwise agreed in writing by the Supplier, 'Back Charges' will not be accepted by the Supplier.
20. Notwithstanding clauses 18 and 19, and subject to any rights the Applicant might have under any relevant legislation, the Supplier reserves the right to vary the quoted price if:
  - (a) there is any movement in the cost of supplying the goods and/or services specified in the Applicant's order;
  - (b) the goods and/or services specified in the Applicant's order are varied from the goods and/or services specified in the Supplier's quotation; or
  - (c) otherwise provided for in these terms and conditions.

## Cancellation of orders

21. Unless otherwise agreed in writing between the parties, the Applicant may not cancel an order (or any part of an order) unless the Applicant pays to the Supplier (in the Supplier's sole discretion) any and all costs incurred by the Supplier in relation to the cancelled order (or cancelled part of an order) up until and including the date of cancellation.
22. Notwithstanding any other rights the Supplier may have under this agreement, the Supplier may cancel any order or delivery of any order, by providing written notice to the Applicant if the Applicant:
  - (a) defaults in payment of any invoice by the due date;
  - (b) enters into liquidation or, in the case the Applicant is an individual, becomes bankrupt; or
  - (c) breaches an essential term of this agreement.
23. To the fullest extent permitted by law, the Supplier accepts no liability for any loss whatsoever incurred by the Applicant or any third party as a result of the Supplier exercising its rights under clause 22.

## Delivery

24. The Applicant acknowledges and accepts that any estimated delivery or supply of goods provided by the Supplier is an estimate only and the Supplier will not be liable for any loss suffered by the Applicant as a result of any delay in the delivery of goods or non-delivery of the goods.
25. Delivery will be made within normal business hours between Monday to Friday, 8.00am to 5.00pm only (unless otherwise agreed to in writing).
26. Delivery is deemed to occur at the earlier of:
  - (a) the collection of goods from the Supplier by the Applicant or any third party on behalf of the Applicant;
  - (b) the time of loading of goods at the Supplier's premises for the purpose of delivery to the Applicant.
27. Where delivery is required, the quotation will include the cost of delivery and the unloading of goods at the Applicant's nominated site(s) (up to a maximum of thirty (30) minutes). Unless otherwise stated in the quotation, delivery will not include the cost of any cranes and/or other mechanical devices, apart from a truck-mounted crane.
28. Where the Applicant (or the Applicant's representative) requests for goods to be placed at a specific location at the Applicant's nominated site(s), the Supplier shall take reasonable steps to ensure that goods are placed at that location. Placement of Pre-Nails and Trusses at any elevated height is illegal under the *Work Place Health and Safety Act 2011* and is therefore not guaranteed. The Applicant understands and agrees that goods may only be lifted if:
  - (a) no obstructions exist in the path of the crane (e.g. power lines, trees, scaffolds etc.);
  - (b) the crane operator has a clear field of vision in all directions to allow safe travel, slew and lift; and
  - (c) the Applicant (or its representative) assists the delivery driver in dogging the hoisted load.
29. Notwithstanding clause 28, the Applicant understands and agrees that:
  - (a) the Applicant shall indemnify the Supplier in respect of any fines it and/or its delivery driver incur(s) as a result of lifting any goods at the Applicant's request; and
  - (b) the Supplier's delivery driver shall have the final determination as to where goods are to be placed.
30. The Applicant understands and agrees that the Supplier is entitled to charge a reasonable fee for:
  - (a) redelivery charges in the event the Applicant does not, or is unable to, accept delivery of the goods; and
  - (b) any extra time required to deliver the goods (beyond the thirty (30) minute allowance), where the delay is not caused by the Supplier and/or its contractors.
31. The Applicant accepts that the Supplier may deliver goods by instalments and require payment for each separate instalment in accordance with these terms and conditions.
32. If the Applicant requests that goods are delivered either to an unattended location, left outside, or are left outside the Supplier's premises for collection, the Applicant acknowledges that the Supplier will deliver the Goods as requested at the Applicant's risk.
33. The Applicant acknowledges and accepts that it is not relieved from any obligation arising under these terms and conditions by reason of any delay in delivery.
34. The Applicant must inspect the goods immediately upon delivery and must within seven (7) days after the date of inspection give written notice to the Supplier with particulars, of any claim that the goods are not in accordance with this agreement. If the Applicant fails to give notice, then to the extent permitted by law, the goods must be treated as having been accepted by the Applicant and the Applicant must pay for the goods in accordance with these terms and conditions.
35. The Applicant cannot return goods to the Supplier without the written agreement of the Supplier.
36. The Applicant acknowledges and agrees that any return will incur a handling and administration charge of ten (10) per cent of the purchase price of the returned goods.

## Storage of goods

37. If the Applicant:
  - (a) requests that the Supplier stores any goods at its premises beyond the delivery date initially specified by the Applicant (or as agreed between the parties) (**Specified Delivery Date**);
  - (b) does not, or is unable to, accept delivery of any goods by the Specified Delivery Date; or
  - (c) fails to collect any goods by the Specified Delivery Date,then the Supplier may (at its sole discretion) charge the Applicant a reasonable fee for the storage of any goods for each day the goods remain undelivered and/or uncollected.
38. Without derogating from clause 37, the Supplier reserves the right to:
  - (a) at any time from the Specified Delivery Date issue an invoice to the Applicant; and
  - (b) in the event that any goods remain undelivered and/or uncollected for at least sixty (60) days from the Specified Delivery Date, deliver those goods to the Applicant's nominated site(s).

## Risk

39. Risk of damage to or loss of the goods passes to the Applicant on delivery and the Applicant must insure the goods on or before delivery.
40. Notwithstanding clause 39, if the Supplier stores goods in accordance with clause 37, then risk of damage to or loss of the goods passes to the Applicant on the Specified Delivery Date. For the avoidance of doubt, the Supplier, to the fullest extent permitted by law, accepts no liability for any damage and/or deterioration to the goods during their storage that is caused by:
  - (a) sun, precipitation and/or exposure to the elements;
  - (b) naturally occurring expansion and contraction;
  - (c) mud, dirt, or dust;
  - (d) mould;
  - (e) animal droppings;
  - (f) exposure to any chemicals and/or other substances;
  - (g) impact; or
  - (h) any other factor beyond the Supplier's control.
41. If any of the goods are damaged or destroyed:
  - (a) following delivery but prior to ownership passing to the Applicant; or
  - (b) during storage (where applicable),the Supplier is entitled to receive all insurance proceeds payable for the goods. The production of these terms and conditions by the Supplier is sufficient evidence of the Supplier's rights to receive the insurance proceeds without the need for any person dealing with the Supplier to make further enquiries.
42. If the Applicant requests the Supplier to leave goods outside the Supplier's premises for collection or to deliver the goods to an unattended location then such goods shall be left at the Applicant's sole risk.

## Installation

43. The Applicant understands and agrees that trusses supplied by the Supplier must be installed/erected in accordance with:
  - (a) the relevant plan/layout;
  - (b) the current issue of Mitek Australia Pty Ltd's "Fixing & Bracing Guidelines for Timber Roof Trusses;" and
  - (c) AS4440-2004 (or its replacement/successor); and
  - (d) all relevant laws, including, but not limited to, all applicable statutes, regulations, and by-laws.
44. Further, the Applicant understands and agrees that it must not:

- (a) use, install, erect, alter, or overload the trusses and/or Pre-Nails in any way which may impair the structural integrity of the trusses and/or Pre-Nails; or
- (b) cut, saw, drill, plane, or otherwise alter any trusses and/or Pre-Nails without the prior written permission of the Supplier without having obtained an appropriate design check by Mitek Australia Pty Ltd.

#### Retention of title

- 45. Title in the goods does not pass to the Applicant until the Applicant has made payment in full for the goods and, further, until the Applicant has made payment in full of all the other money owing by the Applicant to the Supplier (whether in respect of money payable under a specific contract or on any other account whatsoever).
- 46. Whilst the Applicant has not paid for the goods supplied in full at any time, the Applicant agrees that property and title in the goods will not pass to the Applicant and the Supplier retains the legal and equitable title in those goods supplied and not yet sold.
- 47. Until payment in full has been made to the Supplier, the Applicant will hold the goods in a fiduciary capacity for the Supplier and agrees to store the goods in such a manner that they can be identified as the property of the Supplier, and will not mix the goods with other similar goods.
- 48. The Applicant will be entitled to sell the goods in the ordinary course of its business, but until full payment for the goods has been made to the Supplier, the Applicant will sell as agent and bailee for the Supplier and the proceeds of sale of the goods will be held by the Applicant on trust for the Supplier absolutely.
- 49. The Applicant's indebtedness to the Supplier, whether in full or in part, will not be discharged by the operation of clause 48 hereof unless and until the funds held on trust are remitted to the Supplier.
- 50. The Applicant agrees that whilst property and title in the goods remains with the Supplier, the Supplier has the right, with prior notice to the Applicant, to enter upon any premises occupied by the Applicant (or any receiver, receiver and manager, administrator, liquidator or trustee in bankruptcy of the Applicant) to inspect the goods of the Supplier and to repossess the goods which may be in the Applicant's possession, custody or control when payment is overdue.
- 51. The Applicant will be responsible for the Supplier's reasonable costs and expenses in exercising its rights under clause 50. Where the Supplier exercises any power to enter the premises, that entry will not give rise to any action of trespass or similar action on the part of the Applicant against the Supplier, its employees, servants or agents.
- 52. The Applicant agrees that where the goods have been retaken into the possession of the Supplier, the Supplier has the absolute right to sell or deal with the goods, and if necessary, sell the goods with the trademark or name of the Applicant on those goods, and the Applicant hereby grants an irrevocable licence to the Supplier to do all things necessary to sell the goods bearing the name or trademark of the Applicant.
- 53. For the avoidance of doubt, the Supplier's interest constitutes a 'purchase money security interest' pursuant to the PPSA.

#### Cancellation of terms of credit

- 54. The Supplier reserves the right to withdraw credit at any time upon provision of 48 hours' written notice.
- 55. Notwithstanding clause 54, if the Applicant defaults in the payment of any amount due to the Supplier pursuant to this agreement and does not cure such default within seven (7) days after being given notice of such default, the Supplier may terminate this agreement (to be effective immediately) upon notice to the Applicant.
- 56. Upon the withdrawal of credit in accordance with clause 54, or upon termination of this agreement in accordance with clause 55, all liabilities incurred by the Applicant become due and payable to the Supplier within seven (7) days.
- 57. For the avoidance of doubt, termination of this agreement will not affect:
  - (a) the right of any party to whom money is owed hereunder at the time of termination to receive that money according to the provisions hereof; and
  - (b) the rights and/or obligations pursuant to this agreement which by their nature are intended to survive termination of this agreement.

#### Indemnity

- 58. The Applicant agrees to indemnify the Supplier and keep the Supplier indemnified against any claim that arises out of the goods and services supplied under this agreement. This indemnity includes any legal fees and expenses the Supplier incurs in order to enforce its rights, on an indemnity basis.

#### Provision of further information

- 59. The Applicant undertakes to comply with any reasonable written requests by the Supplier to provide further information for the purpose of assessing the Applicant's creditworthiness, including an updated credit application.
- 60. If the Applicant is a corporation (with the exception of a public listed company), it must advise the Supplier of any alteration to its corporate structure (for example, by changing directors, shareholders, or its constitution). In the case of a change of directors or shareholders the Supplier may ask for new guarantors to sign a guarantee and indemnity.

#### Corporations

- 61. If the Applicant is a corporation, the Applicant warrants that all of its directors have signed this agreement and that all of its directors may be required to enter into a guarantee and indemnity with the Supplier in relation to the Applicant's obligations to the Supplier.

#### Trustee capacity

- 62. If the Applicant is the trustee of a trust (whether disclosed to the Supplier or not), the Applicant warrants to the Supplier that:
  - (a) the Applicant enters into this agreement in both its capacity as trustee and in its personal capacity;
  - (b) the Applicant has the right to be reasonably indemnified out of trust assets;
  - (c) the Applicant has the power under the trust deed to sign this agreement; and
  - (d) the Applicant will not retire as trustee of the trust or appoint any new or additional trustee without advising the Supplier.
- 63. The Applicant must give the Supplier a copy of the trust deed upon request.

#### Partnership

- 64. If the Applicant enters into this agreement as partners, the Applicant warrants that all of the partners have signed this agreement and that all of the partners may be required to enter into a guarantee and indemnity with the Supplier in relation to the Applicant's obligations to the Supplier.
- 65. If the Applicant is a partnership, it must not alter its partnership (for example, adding or removing partners or altering its partnership agreement) without advising the Supplier. In the case of a change of partners, the Supplier may ask for new guarantors to sign a guarantee and indemnity.

#### Insolvency

- 66. If the Applicant becomes insolvent, the Applicant remains liable under this agreement for payment of all liabilities incurred hereunder. The Applicant remains liable under this agreement even if the Supplier receives a dividend or payment as a result of the Applicant being insolvent.

#### Waiver

- 67. A waiver of any provision or breach of this agreement by the Supplier must be made by an authorised officer of the Supplier in writing. A waiver of any provision or breach of this agreement by the Applicant must be made by the Applicant's authorised officer in writing.
- 68. Until ownership of the goods passes, the Applicant waives its rights it would otherwise have under the PPSA (unless otherwise agreed to in writing by the Supplier and the Applicant:
  - (a) under section 95 to receive notice of intention to remove an accession;
  - (b) under section 118 to receive notice that the Supplier intends to enforce its security interest in accordance with law; and
  - (c) under section 121(4) to receive a notice of enforcement action against liquid assets;
  - (d) under section 129 to receive a notice of disposal of goods by the Supplier purchasing the goods;
  - (e) under section 130 to receive a notice to dispose of goods;

- (f) under section 132(2) to receive a statement of account following disposal of goods;
- (g) under section 132(4) to receive a statement of account if no disposal of goods for each 6 month period;
- (h) under section 135 to receive notice of any proposal of the Supplier to retain goods;
- (i) under section 137(2) to object to any proposal of the Supplier to retain or dispose of goods;
- (j) under section 142 to redeem the goods;
- (k) under section 143 to reinstate the security agreement; and
- (l) under section 157(1) and 157(3) to receive a notice of any verification statement.

#### Costs

- 69. The Applicant must pay for its own legal, accounting and business costs and all costs incurred by the Supplier relating to any default by the Applicant under this agreement. The Applicant must also pay for all stamp duty and other taxes payable on this agreement (if any).
- 70. The Applicant will pay the Supplier's costs and disbursements incurred in pursuing any recovery action, or any other claim or remedy, against the Applicant, including collection costs, debt recovery fees and legal costs on an indemnity basis.
- 71. Subject to clauses 72 and 73, payments by, or on behalf of, the Applicant will be applied by the Supplier as follows.
  - (a) Firstly, in payment of any and all collection costs and legal costs in accordance with clauses 51 and 70.
  - (b) Secondly, in payment of any interest incurred in accordance with clause 77.
  - (c) Thirdly, in payment of the outstanding invoice(s).
- 72. In circumstances where the Supplier seeks to enforce a purchase money security interest under the PPSA over collateral or proceeds (these terms being consistent with the terms defined in the PPSA), payments received from the Applicant will be allocated in a manner at the Supplier's absolute and unfettered discretion, so as to attribute, to the greatest extent possible, the unpaid balance of the debt to the purchase money obligation in respect of the collateral and/or proceeds over which the Supplier seeks to enforce its purchase money security interest.
- 73. To the extent that payments have been allocated to invoices by the Supplier in its business records, the Supplier may, at its sole and unfettered discretion, allocate and/or retrospectively reallocate payments in any manner whatsoever at the Supplier's absolute discretion, including in a manner inconsistent with clause 71 herein.
- 74. Payments allocated (and/or reallocated) under clause 71 and/or 72 will be treated as though they were allocated (and/or reallocated) in the manner determined by the Supplier on the date of receipt of payment.

#### Taxes and duty

- 75. The Applicant must pay GST on any taxable supply made by the Supplier to the Applicant under this agreement. The payment of GST is in addition to any other consideration payable by the Applicant for a taxable supply.
- 76. If as a result of:
  - (a) any legislation becoming applicable to the subject matter of this agreement; or
  - (b) any changes in legislation or its interpretation by a court of competent jurisdiction or by any authority charged with its administration;
 the Supplier becomes liable to pay any tax, duty, excise or levy in respect of the amounts received from the Applicant, then the Applicant must pay the Supplier these additional amounts on 48 hours' written demand.

#### Interest rates

- 77. The interest rate on any outstanding debts is a fixed rate of fifteen (15) per cent per annum.

#### Set-off

- 78. All payments required to be made by the Applicant under this agreement will be made free of any set-off, or counterclaim and without deduction or withholding, unless agreed to otherwise by the Supplier and the Applicant in writing.
- 79. Any amount due to the Supplier from time to time may be deducted from any monies which may be or may become payable to the Applicant by the Supplier.

#### Miscellaneous

- 80. The Supplier is not liable for any loss caused to the Applicant by reason of strikes, lockouts, fires, riots, war, embargoes, civil commotions, plant or mechanical breakdown, supplier shortages, acts of God or any other activity beyond the Supplier's control.
- 81. In relation to the supply of goods, the Supplier's liability is limited to:
  - (a) replacing the goods or supplying similar goods;
  - (b) repairing the goods;
  - (c) providing the cost for replacing the goods or for acquiring equivalent goods; and
  - (d) providing the cost for having the goods repaired.
- 82. In relation to the supply of services, the Supplier's liability is limited to:
  - (a) supplying the service again; or
  - (b) providing for the cost of having the services supplied again.
- 83. The Supplier is not liable for loss of profit, economic or financial loss, damages, consequential loss, loss of opportunity or benefit, loss of a right or any other indirect loss suffered by the Applicant as a result of the goods and/or services supplied under this agreement.
- 84. The Applicant will, at the request of the Supplier, execute documents and do such further acts as may be required for the Supplier to register the security interest granted by the Applicant under the PPSA.
- 85. The Applicant agrees to accept service of any document required to be served, including any notice under this agreement or the PPSA or any originating process, by prepaid post at any address nominated in this application or any other address later notified to the Supplier by the Applicant or the Applicant's authorised representative.
- 86. The Applicant further agrees that where we have rights in addition to those under part 4 of the PPSA, those rights will continue to apply.
- 87. The Applicant irrevocably grants to the Supplier the right to enter upon the Applicant's property or premises, with notice, and without being in any way liable to the Applicant or to any third party, if the Supplier has cause to exercise any of their rights under sections 123 and/or 128 of the PPSA, and the Applicant shall reasonably indemnify the Supplier from any claims made by any third party as a result of such exercise.
- 88. Nothing in this agreement shall be read or applied so as to purport to exclude, restrict or modify or have the effect of excluding, restricting or modifying the application in relation to the supply of any goods and/or services pursuant to this agreement of all or any of the provisions the *Competition and Consumer Act 2010* or any relevant State or Federal Legislation which by law cannot be excluded, restricted or modified.

#### Severance

- 89. If any provision of this agreement is not enforceable in accordance with its terms, other provisions which are self-sustaining are, and continue to be, enforceable in accordance with their terms.
- 90. If any part of this agreement is invalid or unenforceable, that part is deleted and the remainder of the agreement remains effective.

#### Variation

- 91. The Applicant agrees that these terms and conditions may be varied, added to, or amended by an authorised officer of the Supplier at any time by written notice to the Applicant. The Applicant will be provided with fourteen (14) days to accept the variation/s, failing which the variations may be deemed accepted by the Supplier.
- 92. If the Applicant does not agree with the variations proposed by the Supplier, they must notify the Supplier in writing within fourteen (14) days from receipt of the written notice that the variations are not agreed to. The Supplier and/or the Applicant will then be at liberty to suspend/withdraw credit facilities if no agreement can be reached between the parties regarding the proposed variations. Absent notice from the Applicant, the varied terms and conditions of trade may be deemed accepted. Clerical errors (such as spelling mistakes or grammatical errors) may be subject to correction without notification.
- 93. Any proposed variation to these terms and conditions by the Applicant must be requested in writing. The Supplier may refuse any such request without providing reasons either orally or in writing.

94. Variations requested by the Applicant will only be binding upon the Supplier if they are accepted in writing.

**Consent to register**

95. The Applicant hereby consents to the Supplier recording the details of this Agreement on the Personal Property Securities Register and agrees to do all things necessary and reasonably required by the Supplier to effect such registration.
96. The Applicant waives any right or entitlement to receive notice of the registration of any security interest(s) created by this instrument on the Personal Property Securities Register.

**Entire agreement**

97. This agreement constitutes the entire agreement between the parties relating in any way to its subject matter, unless agreed to otherwise by the Supplier and the Applicant in writing. All previous negotiations, understandings, representations, warranties, memoranda or commitments about the subject matter of this agreement are merged in this agreement and are of no further effect. No oral explanation or information provided by a party to another affects the meaning or interpretation of this agreement or constitutes any collateral agreement, warranty or understanding.

98. Notwithstanding the preceding paragraph, in circumstances where there is a pre-existing written credit agreement (**Original Agreement**) between the Applicant and the Supplier, these terms and this agreement will constitute a variation of the Original Agreement whereby the terms of the Original Agreement are deleted and replaced with the terms herein, unless the terms of the Original Agreement are otherwise expressly or implicitly preserved by the terms herein in which case they will co-exist with the terms herein, and, to the extent of any inconsistency, these terms will prevail.

99. For the avoidance of doubt, the Applicant understands and agrees that, unless otherwise agreed in writing by the Supplier, these terms will prevail over, and the Supplier will not be bound by, any conditions (express or implied) added or provided by the Applicant, whether in an order or otherwise.

**Privacy Act**

100. The Applicant agrees to the terms of the Privacy Statement pursuant to the *Privacy Act 1988* (as amended by the *Privacy Amendment (Enhancing Privacy Protection) Act 2012* contained in this document.