

# PAYNTER GROUP OF COMPANIES T/A PGC SECURITY) - TERMS OF TRADE

1.	<b>Definitions</b>	12.2	If the Client defaults in payment of any invoice when due, the Client shall indemnify the Service Provider from and against all the Service Provider's costs and disbursements including on a solicitor and own client basis and in addition all of the Service Provider's nominee's costs of collection.
1.1	"Service Provider" shall mean Paynter Group of Companies Pty Ltd and its successors and assigns.		Without prejudice to any other remedies the Service Provider may have, if at any time the Client is in breach of any obligation (including those relating to payment), the Service Provider may suspend or terminate the supply of Goods to the Client and any of its other obligations under the terms and conditions. The Service Provider will not be liable to the Client for any loss or damage the Client suffers because the Service Provider exercised its rights under this clause.
1.2	"Client" shall mean the Client or any person acting on behalf of and with the authority of the Client.	12.3	If any account remains unpaid at the end of the second month after supply of the goods or services, the following shall apply: An immediate amount of the greater of \$30.00 or 10.00% of the amount overdue shall be levied for administration fees which sum shall become immediately due and payable.
1.3	"Guarantor" means that person (or persons), or entity who agrees herein to be liable for the debts of the Client on a principal debtor basis.		In the event that:
1.4	"Goods" shall mean Goods supplied by the Service Provider to the Client (and where the context so permits shall include any supply of Services as hereinafter defined).		(a) any money payable to the Service Provider becomes overdue, or in the Service Provider's opinion the Client will be unable to meet its payments as they fall due; or
1.5	"Services" shall mean all services supplied by the Service Provider to the Client and includes any advice or recommendations (and where the context so permits shall include any supply of Goods as defined supra).	12.4	(b) the Client becomes insolvent, convenes a meeting with its creditors or proposes or enters into an arrangement with creditors, or makes an assignment for the benefit of its creditors; or
1.6	"Price" shall mean the cost of the Goods as agreed between the Service Provider and the Client subject to clause 4 of this contract.	12.5	(c) a receiver, manager, liquidator (provisional or otherwise) or similar person is appointed in respect of the Client or any asset of the Client;
2.	<b>Acceptance</b>		then without prejudice to the Service Provider's other remedies at law
2.1	Any instructions received by the Service Provider from the Client for the supply of Goods and/or the Client's acceptance Goods supplied by the Service Provider shall constitute acceptance of the terms and conditions contained herein.		(i) the Service Provider shall be entitled to cancel all or any part of any order of the Client which remains unperformed in addition to and without prejudice to any other remedies; and
2.2	Where more than one Client has entered into this agreement, the Client's shall be jointly and severally liable for all payments of the Price.		(ii) all amounts owing to the Service Provider shall, whether or not due for payment, immediately become payable.
2.3	Upon acceptance of these terms and conditions by the Client the terms and conditions are irrevocable and can only be rescinded in accordance with these terms and conditions or with the written consent of the manager of the Service Provider.		<b>Title</b>
2.4	None of the Service Provider's agents or representatives are authorised to make any representations, statements, conditions or agreements not expressed by the manager of the Service Provider in writing nor is the Service Provider bound by any such unauthorised statements.	13.	It is the intention of the Service Provider and agreed by the Client that property in the Goods shall not pass until:
2.5	The Client undertakes to give the Service Provider not less than fourteen (14) days prior written notice of any proposed change in the Client's name and/or any other change in the Client's details (including but not limited to, changes in the Client's address, facsimile number, or business practice).	13.1	(a) The Client has paid all amounts owing for the particular Goods, and
3.	<b>Goods</b>		(b) The Client has met all other obligations due by the Client to the Service Provider in respect of all contracts between the Service Provider and the Client, and that the Goods shall be kept separate until the Service Provider shall have received payment and all other obligations of the Client are met.
3.1	The Goods are as described on the invoices, quotation, work authorisation or any other work commencement forms as provided by the Service Provider to the Client.	13.2	It is further agreed that:
4.	<b>Price and Payment</b>		(a) Until such time as ownership of the Goods shall pass from the Service Provider to the Client the Service Provider may give notice in writing to the Client to return the Goods or any of them to the Service Provider. Upon such notice the rights of the Client to obtain ownership or any other interest in the Goods shall cease.
4.1	At the Service Provider's sole discretion;		(b) If the Client fails to return the Goods to the Service Provider then the Service Provider or the Service Provider's agent may enter upon and into land and premises owned, occupied or used by the Client, or any premises as the invoice of the Client, where the Goods are situated and take possession of the Goods, without being responsible for any damage thereby caused.
(a)	The Price shall be as indicated on invoices provided by the Service Provider to the Client in respect of Goods supplied; or		(c) The Client is only a bailee of the Goods and until such time as the Service Provider has received payment in full for the Goods then the Client shall hold any proceeds from the sale or disposal of the Goods on trust for the Service Provider.
(b)	The Price of the Goods shall (subject to clause 4.2) be the Service Provider's quoted Price which shall be binding upon the Service Provider provided that the Client shall accept in writing the Service Provider's quotation within thirty (30) days.		(d) The Client shall not deal with the money of the Service Provider in any way which may be adverse to the Service Provider.
4.2	Any variation from the plan of scheduled works or specifications will be charged for on the basis of the Service Provider's quotation and will be shown as variations on the invoice. Payment for all variations must be made in full at their time of completion.		(e) Receipt by the Service Provider of any form of payment other than cash shall not be deemed to be payment until that form of payment has been honoured, cleared or recognised and until then the Service Provider's ownership of rights in respect of the Goods shall continue.
4.3	At the Service Provider's sole discretion, a deposit may be required. The deposit amount or percentage of the Price will be stipulated at the time of the order of the Goods and shall become immediately due and payable.		(f) The Client shall not charge the Goods in any way nor grant nor otherwise give any interest in the Goods while they remain the property of the Service Provider.
4.4	Time for payment for the Goods shall be of the essence and will be stated on the invoice, quotation or any other order forms. If no time is stated, then payment shall be on delivery of the Goods.		(g) The Service Provider may require payment of the Price or the balance of the Price due together with any other amounts due from the Client to the Service Provider arising out of these terms and conditions, and the Service Provider may take any lawful steps to require payment of the amounts due and the Price.
4.5	At the Service Provider's sole discretion, payment for approved Clients shall be made by instalments in accordance with the Service Provider's delivery/payment schedule.		(h) The Service Provider can issue proceedings to recover the Price of the Goods sold notwithstanding that ownership of the Goods may not have passed to the Client.
4.6	At the Service Provider's sole discretion, for certain approved Clients payment will be due thirty (30) days following the date of the invoice.		(i) Until such time the Client has the Service Provider's authority to convert the goods into other products and if the goods are so converted, the parties agree that the Service Provider will be the owner of the end products.
4.7	Payment will be made by cash on delivery, or by cheque, or by bank cheque, or by credit card, or by direct credit, or by any other method as agreed to between the Client and the Service Provider.		<b>Security and Charge</b>
4.8	The Price shall be increased by the amount of any GST and other taxes and duties which may be applicable, except to the extent that such taxes are expressly included in any quotation given by the Service Provider.		Notwithstanding anything to the contrary contained herein or any other rights which the Service Provider may have however:
5.	<b>Delivery of Goods / Services</b>	14.	(a) Where the Client and/or the Guarantor (if any) is the owner of land, realty or any other asset capable of being charged, both the Client and/or the Guarantor agree to mortgage and/or charge all of their joint and/or several interests in the said land, realty or any other asset to the Service Provider or the Service Provider's nominee to secure all amounts and other monetary obligations payable under the terms and conditions. The Client and/or the Guarantor acknowledge and agree that the Service Provider (or the Service Provider's nominee) shall be entitled to lodge where appropriate a caveat, which caveat shall be released once all payments and other monetary obligations payable hereunder have been met.
5.1	Delivery of the Goods shall be made to the Client's address. The Client shall make all arrangements necessary to take delivery of the Goods whenever they are tendered for delivery.	14.1	(b) Should the Service Provider elect to proceed in any manner in accordance with this clause and/or its sub-clauses, the Client and/or Guarantor shall indemnify the Service Provider from and against all the Service Provider's costs and disbursements including legal costs on a solicitor and own client basis.
5.2	The Service Provider may deliver the Goods by separate instalments (in accordance with the agreed delivery schedule). Each separate instalment shall be invoiced and paid for in accordance with the provisions in this contract of sale.		(c) To give effect to the provisions of clause [14.1 (a) and (b)] inclusive hereof the Client and/or the Guarantor (if any) do hereby irrevocably nominate constitute and appoint the Service Provider or the Service Provider's nominee as the Client's and/or Guarantor's true and lawful attorney to execute mortgages and charges (whether registrable or not) including such other terms and conditions as the Service Provider and/or the Service Provider's nominee shall think fit in his/her/its/their absolute discretion against the joint and/or several interest of the Client and/or the Guarantor in any land, realty or asset in favour of the Service Provider and in the Client's and/or Guarantor's name as may be necessary to secure the said Client's and/or Guarantor's obligations and indebtedness to the Service Provider and further to do and perform all necessary and other acts including instituting any necessary legal proceedings, and further to execute all or any documents in the Service Provider's absolute discretion which may be necessary or advantageous to give effect to the provisions of this clause.
5.3	The failure of the Service Provider to deliver shall not entitle either party to treat this contract as repudiated.		<b>Cancellation</b>
5.4	The Service Provider shall not be liable for any loss or damage whatever due to failure by the Service Provider to deliver the Goods (or any of them) promptly or at all.		The Service Provider may cancel these terms and conditions or cancel delivery of Goods at any time before the Goods are delivered by giving written notice. The Service Provider shall not be liable for any loss or damage whatever arising from such cancellation.
6.	<b>Risk</b>		At the Service Providers sole discretion, the Client may cancel delivery of Goods and/or Services. In the event that the Client cancels delivery of Goods and/or Services the Client shall be liable for any costs incurred by the Service Provider up to the time of cancellation.
6.1	If the Service Provider retains property in the Goods nonetheless, all risk for the Goods passes to the Client on delivery.		<b>Privacy Act 1988</b>
6.2	If any of the Goods are damaged or destroyed prior to property in them passing to the Client, the Service Provider is entitled, without prejudice to any of its other rights or remedies under these Terms and Conditions of Trade (including the right to receive payment of the balance of the Price for the Goods), to receive all insurance proceeds payable for the Goods. This applies whether or not the Price has become payable under the Contract. The production of these terms and conditions by the Service Provider is sufficient evidence of the Service Provider's rights to receive the insurance proceeds without the need for any person dealing with the Service Provider to make further enquiries.		The Client and/or the Guarantor/s agree for the Service Provider to obtain from a credit-reporting agency a credit report containing personal credit information about the Client and Guarantor/s in relation to credit provided by the Service Provider.
7.	<b>Client's Disclaimer</b>		The Client and/or the Guarantor/s agree that the Service Provider may exchange information about Client and Guarantor/s with those credit providers named in the Application for Credit account or named in a consumer credit report issued by a reporting agency for the following purposes:
7.1	The Client hereby disclaims any right to rescind, or cancel the contract or to sue for damages or to claim restitution arising out of any misrepresentation made to him by any servant or agent of the Service Provider and the Client acknowledges that he buys the Goods relying solely upon his own skill and judgement and that the Service Provider shall not be bound by nor responsible for any term, condition, representation or warranty other than the warranty given by the Manufacturer which warranty shall be personal to the Client and shall not be transferable to any subsequent Client.		(a) To assess an application by Client;
8.	<b>Defect/Returns</b>	15.	(b) To notify other credit providers of a default by the Client;
8.1	The Client shall inspect the Goods on delivery and shall within fourteen (14) days of delivery notify the Service Provider of any alleged defect, shortage in quantity, damage or failure to comply with the description or quote. The Client shall afford the Service Provider an opportunity to inspect the Goods within a reasonable time following delivery if the Client believes the Goods are defective in any way. If the Client shall fail to comply with these provisions, the Goods shall be conclusively presumed to be in accordance with the terms and conditions and free from any defect or damage.	15.1	(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
8.2	For Goods, which the Service Provider has agreed in writing that the Client is entitled to reject, the Service Provider's liability is limited to either (at the Service Provider's discretion) replacing the Goods or repairing the Goods provided that:	15.2	(d) To assess the credit worthiness of Client and/or Guarantor/s.
(a)	the Client has complied with the provisions of clause 8.1;		The Client consents to the Service Provider being given a consumer credit report to collect overdue payment on commercial credit (Section 18K(1)(h) Privacy Act 1988).
(b)	the Goods are returned at the Client's cost within fourteen (14) days of the delivery date;	16.	The Client agrees that Personal Data provided may be used and retained by the Service Provider for the following purposes and for other purposes as shall be agreed between the Client and Service Provider or required by law from time to time:
(c)	the Service Provider will not be liable for Goods which have not been stored or used in a proper manner;	16.1	(a) provision of Services & Goods;
(d)	the Goods are returned in the condition in which they were delivered and with all packaging material, brochures and instruction material in as new condition as is reasonable possible in the circumstances.	16.2	(b) marketing of Services and or Goods by the Service Provider, its agents or distributors in relation to the Services and Goods;
9.	<b>Warranty</b>		(c) analysing, verifying and/or checking the Client's credit, payment and/or status in relation to provision of Services/Goods;
9.1	Subject to the conditions of warranty set out in Clause 9.2 the Service Provider warrants that if any defect in any workmanship manufactured by the Service Provider becomes apparent and is reported to the Service Provider within six (6) months of the date of delivery (time being of the essence) then the Service Provider will either (at the Service Provider's sole discretion) repair the defect or replace the workmanship.		(d) processing of any payment instructions, direct debit facilities and/or credit facilities requested by Client; and
9.2	The conditions applicable to the warranty given by Clause 9.1 are:	16.3	(e) enabling the daily operation of Client's account and/or the collection of amounts outstanding in the Client's account in relation to the Services and Goods.
(a)	The warranty shall not cover any defect or damage which may be caused or partly caused by or arise through:	16.4	The Service Provider may give, information about the Client to a credit reporting agency for the following purposes:
i)	Failure on the part of the Client to properly maintain any Goods; or		(a) to obtain a consumer credit report about the Client; and or
ii)	Failure on the part of the Client to follow any instructions or guidelines provided by the Service Provider; or		(b) allow the credit reporting agency to create or maintain a credit information file containing information about the Client.
iii)	Any use of any Goods otherwise than for any application specified on a quote or order form; or		<b>General</b>
iv)	The continued use of any Goods after any defect becomes apparent or would have become apparent to a reasonably prudent operator or user; or		If any provision of these terms and conditions shall be invalid, void or illegal or unenforceable the validity existence, legality and enforceability of the remaining provisions shall not be affected, prejudiced or impaired.
v)	Fair wear and tear, any accident or act of God.		All Goods supplied by the Service Provider are subject to the laws of New South Wales and the Service Provider takes no responsibility for changes in the law which affect the Goods supplied.
(b)	The warranty shall cease and the Service Provider shall thereafter in no circumstances be liable under the terms of the warranty if the workmanship is repaired, altered or overhauled without the Service Provider's consent.	17.	The Service Provider shall be under no liability whatever to the Client for any indirect loss and/or expense (including loss of profit) suffered by the Client arising out of a breach by the Service Provider of these terms and conditions.
(a)	In respect of all claims the Service Provider shall not be liable to compensate the Client for any delay in either replacing or repairing the workmanship/Goods or in properly assessing the Client's claim.	17.1	In the event of any breach of this contract by the Service Provider the remedies of the Client shall be limited to damages. Under no circumstances shall the liability of the Service Provider exceed the Price of the Services.
9.2	For Goods not manufactured by the Service Provider, the warranty shall be the current warranty provided by the manufacturer of the Goods. The Service Provider shall be under no liability whatsoever, except for the express conditions as detailed and stipulated in the manufacturers warranty.	17.2	The Client shall not set off against the Price amounts due from the Service Provider.
10.	<b>The Commonwealth Trade Practices Act 1974 and Fair Trading Acts</b>	17.3	The Service Provider may license or sub-contract all or any part of its rights and obligations without the Client's consent.
10.1	Nothing in this agreement is intended to have the effect of contracting out of any applicable provisions of the Commonwealth Trade Practices Act 1974 or the Fair Trading Acts in each of the States and Territories of Australia, except to the extent permitted by those Acts where applicable.	17.4	The Service Provider reserves the right to review these terms and conditions at any time and from time to time. If, following any such review, there is to be any change in such terms and conditions, that change will take effect from the date on which the Service Provider notifies the Client of such change.
11.	<b>Intellectual Property</b>	17.5	Neither party shall be liable for any default due to any act of God, war, terrorism, strike, lock out, industrial action, fire, flood, drought, storm or other event beyond the reasonable control of either party.
11.1	Where the Service Provider has designed or drawn Goods for the Client, then the copyright in those designs and drawings shall remain vested in the Service Provider, and shall only be used by the Client at the Service Provider's discretion.	17.6	
11.2	Conversely, in such a situation, where the Client has supplied drawings, the Service Provider in its sale conditions may look for an indemnity (the specifications and design of the Goods (including the copyright, design right or other intellectual property in them) shall as between the parties be the property of the Service Provider).	17.7	
11.3	Where any designs or specifications have been supplied by the Client for manufacture, by or to the order of the Service Provider then the Client warrants that the use of those designs or specifications for the manufacture, processing, assembly or supply of the Goods shall not infringe the rights of any third party.		
12.	<b>Default &amp; Consequences of Default</b>		
12.1	Interest on overdue invoices shall accrue from the date when payment becomes due daily until the date of payment at a rate of 2.5% per calendar month and shall accrue at such a rate after as well as before any judgement.	17.8	