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| **CREDIT ACCOUNT APPLICATION** |
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| **BUSINESS ("APPLICANT") DETAILS**  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Applicant name: |  |  |
|  |  |  |  |  |  |
| Business type: |  | * Sole Proprietor
 |  | * Partnership
 |  | * Company
 |  | * Trust
 |
|  |  |  |  |
| Registered office (if applicable):  |  |  |
|  |  |  |  |  |  |
| Postal address:  |  |  |
|  |
| Date commenced trading: |  |  | / | / |  | ACN / ABN: |  |
|  |
| Bank name:  |  |  |  | Acc No.: |  |
|  |
| Account name: |  |  |  | BSB No.: |  |
|  |
| Accounts contact: |  |  |
|  |
| Email: |   |  |  | Phone: |  |  |
|  |
| Estimated monthly credit required:  |  | AUD $ |  |
|  |
| **GUARANTOR DETAILS**  |
|  |  |  |  |  |  |
| Name  |  |  |  | Name: |  |
|  |  |  |  |  |  |
| Title:  |  | * Owner
 | * Director
 |  | Title: | * Owner
 | * Director
 |
|  |  |  |  |  |  |
| Home address:  |  |  |  | Home address: |  |
|  |  |  |  |  |  |
| Phone:  |  |  |  | Phone: |  |

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| **TRADE REFERENCES** |
| *Referees must have current trading relationship of at least 6 months' length with the Applicant* |
| Name:  |  |  |  | Name:  |  |  | Name:  |  |
|  |  |  |  |  |  |
| Company: |  |  |  | Company:  |  |  | Company:  |  |
|  |  |  |  |  |  |
| Phone:  |  |  |  | Phone:  |  |  | Phone:  |  |
|  |
| **ACCEPTANCE OF CREDIT ACCOUNT TERMS**  |
|  |  |  |  |  |  |
| I,  |  |  |  | , | accept and warrant that:  |
|  | **PRINT NAME** |  | **PRINT POSITION** |  |  |
|  |
| 1. I am the authorised representative of the Applicant, and I am authorised to make this application on the Applicant's behalf;
2. The information supplied to IYT Pty Ltd Pty Ltd (ABN 58 675 714 646) (**Company**) in this application is true and correct, and will form the basis of the Company's decision to extend credit facilities to the Applicant;
3. I acknowledge receipt of, and have read and accepted, the Company's standard terms and conditions, and accept that any services provided by the Company to the Applicant will be subject to the Company's standard terms and conditions;
4. Each Guarantor is an owner / director of the Applicant, and each Guarantor will provide the Company with a personal guarantee in the form attached to this Application, jointly and severally guaranteeing all monies payable by the Applicant to the Company from time to time;
5. The Company's usual payment terms require payment upon request. Where the Company extends credit to an Applicant, credit terms for fees are services are net 7 days from date of invoice. Disbursements incurred by the Company must be reimbursed by the Applicant immediately upon request.
6. The Company may refuse, withdraw, or modify the terms of any credit facility extended to the Applicant:
	1. where the Applicant is in breach of either these credit account terms, or the Company's standard terms and conditions; or
	2. where the Applicant is insolvent or is placed under external administration; or
	3. at any time, by giving 14 days' notice to the Applicant.
7. In the event of a change in ownership, directors, retirement of a partner change in trustee or any other changes to the business or corporate structure of the Applicant, the Applicant will notify the Company in writing within 7 days of the change.
8. The Company is authorised to obtain from, or give to, a credit reporting agency or other credit provider, information (including personal information) about the Applicant or a Guarantor including but not limited to credit worthiness, credit history and credit capacity that the credit reporting agency or credit provider is able to give or receive under the *Privacy Act 1988* (Cth) (**credit information**).
9. The Company is authorised to use the credit information for any of the following purposes:
	1. to assess the Applicant's credit application;
	2. to notify other credit providers of a default by the Applicant or a Guarantor;
	3. to exchange information with other credit providers as to the liabilities of the Applicant or a Guarantor, including any application made by the Applicant, and whether the Applicant or a Guarantor is in default of any of their liabilities; and
	4. to assess the credit worthiness of the Applicant and a Guarantor.
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| Signed: |  | Date: |  |