

Customer Monthly Trade Account Application

Providing all details at the time of completing this application will avoid delays for this application to be processed.
 Please refer to the checklist on page 6.

Return your completed application via:
 Post: Agritrade, Private Bag 1961, Dunedin 9054
 Email: agritrade@nzagritrade.co.nz

1. Account Information

Type of Legal Entity	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Joint Account (Two Sole Traders) <input type="checkbox"/> Partnership <input type="checkbox"/> Company* <input type="checkbox"/> Limited Partnership* <input type="checkbox"/> Trust*					
	<input type="checkbox"/> Other (specify) <input type="text"/>					
	*Please complete section 4 – Personal Guarantee of Indebtedness					
Account Name	<input type="text"/>					(The "Customer")
Trading Name (if different)	<input type="text"/>					
GST No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postal Address	<input type="text"/>					
					City/Town	Post Code
Physical Address	<input type="text"/>					
					City/Town	Post Code
Previous Physical Address (If less than two years)	<input type="text"/>					
					City/Town	Post Code
Contact Details	Business Phone ()			Business Email		

Account Primary Contact		Account Secondary Contact	
First Name	Last Name	First Name	Last Name
Role		Role	
Phone	Mobile	Phone	Mobile
Email		Email	
I consent to direct marketing from Agritrade via <input type="checkbox"/> Email <input type="checkbox"/> SMS		I consent to direct marketing from Agritrade via <input type="checkbox"/> Email <input type="checkbox"/> SMS	

Statements and Invoices – these will be emailed unless otherwise requested

Email statements and invoices to: (Select only one)
 Primary Contact
 Secondary Contact
 Other Contact (specify below)

First Name	Last Name	Role
Phone	Mobile	Email

Expected maximum monthly spend (for evaluation of Credit Limit): \$
OR
 CASH ONLY Account

If your expected maximum monthly spend is over \$100,000.00 you will need to complete a Statement of Financial Position form. Please email agritrade@nzagritrade.co.nz to request a copy.
 Payment must be made at time of purchase.

Provide the account number for any existing Agritrade accounts and indicate if you wish us to close any of these accounts on accepting this application.

Account #	Account #	Account #	Account #
<input type="checkbox"/> Close this account	<input type="checkbox"/> Close this account	<input type="checkbox"/> Close this account	<input type="checkbox"/> Close this account

2. Bank Information *For payment of proceeds*

PLEASE ATTACH ONE OF THE FOLLOWING APPROVED DOCUMENTATION FORMS SHOWING THE ACCOUNT NAME AND BANK ACCOUNT NUMBER:

Deposit Slip, Bank Statement, Screen shot of online banking or photographs/PDF's of original documentation form.
Please note this bank information will also be used to refund credit balances on accounts.

3. Signatures *All individuals and Partners/Trustees/Authorised Directors of the Account must complete details below*

I am an authorised signatory of the Customer. (If you are not a Director, or Trustee, or Partner please provide proof of authority to sign.)

I/ We acknowledge that:

- The information provided to Agritrade given in this Application is true and correct;
- I/ We and each person signing this application for and on behalf of the Customer, or as Guarantor, irrevocably authorise Agritrade to make enquiries as it considers appropriate (including to credit reference agencies, bankers, solicitors, insurers and financial advisers), and authorises any disclosure for that purpose; and
- As stated in Section 6 of the Terms of Trade, where Agritrade is offering deferred payment, it may register a specific security agreement against the Customer.
- If Agritrade is acting as agent for the purchaser or vendor in respect of any sale, Agritrade may sell the goods to the purchaser for a different price than that paid to the vendor and may receive a commission from both purchaser and vendor.
- I/ We agree to be bound by Agritrade's Terms of Trade for Monthly Trade Accounts (and any other variation under clause 14.6) attached to this form in their entirety. Agritrade updates its Terms of Trade from time to time. A current copy is available online at www.nzagritrade.co.nz > Terms of Trade, or in hard copy on request.
- Some of my/our transactions through Agritrade may be covered by their own particular contract terms, and when those charges are debited to my/our monthly Agritrade trade account, then Agritrade's Terms of Trade for Monthly Trade Accounts also apply to the extent Agritrade deems relevant.

Full Name		Signature		Date Signed
Date of Birth	Mobile	Email		
Address				
Role/Position			Share % (Partnership or Company)	

Full Name		Signature		Date Signed
Date of Birth	Mobile	Email		
Address				
Role/Position			Share % (Partnership or Company)	

Full Name		Signature		Date Signed
Date of Birth	Mobile	Email		
Address				
Role/Position			Share % (Partnership or Company)	

Full Name		Signature		Date Signed
Date of Birth	Mobile	Email		
Address				
Role/Position			Share % (Partnership or Company)	

All authorised signatories (even if an existing customer) must provide a copy of photo ID of either a Drivers Licence or Passport with this application. Note the ID provided will also be used to verify the signature of the above signed.

4. Personal Guarantee of Indebtedness *For Company/Trust/Limited Partnership only*

PLEASE READ AND SIGN:

To: Agritrade including Agritrade's principal when Agritrade is acting as agent.

In consideration of Agritrade giving credit to the Customer in accordance with the attached application at the Guarantor's request, the Guarantor:

1. Guarantees the Customer will perform all of the Customer's obligations set out in the application which includes the annexed Terms of Trade.
2. Guarantees the Customer's obligations as a principal debtor, and guarantees any and all obligations or liabilities that the Customer owes to Agritrade as at the date of signing this guarantee, as well as any and all future obligations and liabilities.
3. Agrees:
 - (a) not to prove in any bankruptcy or liquidation of the Customer in competition with Agritrade; and
 - (b) that the failure of any person named as a Guarantor to sign this guarantee will not invalidate the guarantee of those who do sign it.
4. Waives all rights as surety and accepts responsibility for the performance of the Customer's obligations as if primarily liable for them.
5. Acknowledges and agrees that the guarantee:
 - (a) is a continuing guarantee; and
 - (b) is given jointly and severally (if there is more than one person named as Guarantor); and
 - (c) will continue if the credit limit is amended and if the application is renewed or any of its terms (including the Terms of Trade) are changed; and
 - (d) will continue to be binding and at all times enforceable by Agritrade even if the Customer dies, is placed in liquidation or becomes insolvent (as the case may be); and
 - (e) may be relied on by any successor of Agritrade.
6. Agritrade may release or discharge any of the guarantors from liability under this guarantee (or may compromise its claim against any such guarantors) without prejudicing or affecting the rights of Agritrade against others.

Agritrade advises you that you should take independent legal advice before signing this guarantee (indicate one below).

- I/We have read this warning and I/we do not wish to take independent legal advice.
- I/We have taken independent legal advice before signing this guarantee.

DATED the _____ day of _____ 20_____

Guarantor ONE

Signature	Full Name of Guarantor
Residential Address	Date of Birth

Signed in the presence of

Full Name of Witness	Signature
Address	Occupation

Guarantor TWO

Signature	Full Name of Guarantor
Residential Address	Date of Birth

Signed in the presence of

Full Name of Witness	Signature
Address	Occupation

All Guarantors (even if an existing customer) must provide a copy of photo ID of either a Drivers Licence or Passport with this application. Note the ID provided will also be used to verify the signature of the above signed.

5. Customer Monthly Trade Account Terms of Trade

These terms of trade effective from 1 December 2018 as amended from time to time (Terms) apply to all Products transactions with us; where you have agreed to be bound by these Terms; and/or where you use your Agritrade Account.

1. DEFINITIONS

Account means a monthly charge account to buy Products from us with deferred payment.

Application means your application to open an Account.

CCLA means the Contract and Commercial Law Act 2017.

Customer or you means you as the purchaser of Products from Agritrade.

Default Event has the meaning given to it in clause 7.1.

Agritrade, we or us means PGG Wrightson Limited trading as Agritrade.

PPSA means the Personal Property Securities Act 1999.

Products means all products, merchandise and services (including services and advice provided for no fee, and including agency products and services) supplied or to be supplied by or through us to you from time to time, including:

- a. the products, merchandise or services described or referred to (whether by item, product category, brand, kind or otherwise) in the delivery docket, invoice or like equivalent document that we give you; and
- b. solely for the purposes of the application of clauses 5 and 6:
 - i. where any products or merchandise purchased by you from us are your inventory (as defined in the PPSA), then also inventory for so long as you hold it as such; and
 - ii. any objects, products or mass which the products or merchandise subsequently become a part of or an accession or accessory to; and
 - iii. in the case of products which are used up or consumed
 - A. all resulting crops and plant product, whether harvested or not; and
 - B. all livestock, which are grown or improved by the use or consumption of such products.

Warranty/Warranties means warranties, representations, conditions, guarantees, duties or liabilities, or customer rights.

2. APPLICATION AND ACCOUNT

- 2.1 You must tell us of any changes to your contact details or to any of the other information given to us on your Application. We will assign a Customer number to your Account. Invoices, statements and other information directly relating to your dealings with us will be sent to you by email unless you request otherwise. We may impose a credit limit on your Account and alter that credit limit without notice to you. If you exceed your credit limit we may refuse to supply Products to you.
- 2.2 On request by us you will:
 - a. arrange for a personal guarantee to be provided in respect of your obligations to us by a person or entity satisfactory to us in our sole discretion; and
 - b. provide, or arrange for another person or entity satisfactory to us in our sole discretion to provide, a bond or other surety in an amount we specify to secure your obligations to us.Any such guarantee, bond or other surety must be on such terms as we consider appropriate.
- 2.3 We may close or suspend your Account at any time. On closure of your Account:
 - a. all your rights under these Terms terminate, except for any rights that have accrued to you prior to the closure of your Account; and
 - b. all your obligations to us continue under these Terms until all of your obligations to us have been satisfied in full to our satisfaction.

3. ORDERS

- 3.1 A contract will come into existence between us once your Product order has been accepted by us. We will accept your order by giving you a delivery docket or invoice, or electronic confirmation for online purchases. Any additional terms we include on a delivery docket, invoice or electronic confirmation will form part of the contract between us for the relevant Product. You cannot cancel an order for Product after we accept it.
- 3.2 We will use our reasonable endeavours to source all Products ordered by you and quoted by us. You acknowledge that your placing an order with us and/or our acceptance of your order does not guarantee our supply of the Products. If we cannot provide the agreed quantity of Products for any reason, we will not be liable for that shortfall and you must take delivery of and pay for such lesser quantity as we are able to supply.
- 3.3 Products can be purchased from our online websites using the payment mechanisms that we make available. By ordering online you agree to these Terms and that you are 18 or over. Certain products may not be available online. Delivery will be to your nominated delivery address however some Products must be collected in-store.

4. TERMS OF PAYMENT

- 4.1 You will pay us the price plus GST for the Products stated in the delivery docket or invoice plus any applicable freight or incidental charges. Unless we specify otherwise, the price must be paid by you to us by the 20th day of the month following purchase. We may choose to pass on to you external and internal legal costs of payment processing such as bank cheque processing fees and credit card surcharges for payments you make to us and payments we make to you. Agritrade may in its sole discretion write off small credit balances on your Account for administration efficiency.
- 4.2 Interest on overdue payments not made within the period set out in clause 4.1 will be charged on a daily basis at 21.5% pa. Any prompt payment or other discounts may be reversed for overdue payments at our discretion.
- 4.3 All amounts payable by you to us will be paid in full in cleared funds, without any set-off, counterclaim or deduction. Agritrade may deduct (without prior notice) any money that you owe to Agritrade from money that we owe to you or that Agritrade holds on your behalf. You authorise Agritrade to apply (without prior notice) any moneys:
 - a. held by Agritrade or any subsidiary or related company on your behalf on any account in or towards payment of any amount owing to Agritrade; and
 - b. received by Agritrade from you or on your account in payment of any amount owing to Agritrade.
- 4.4 Agritrade may at any time (including when amounts are owing in respect of more than one transaction) apply or appropriate any moneys received from you in any manner (and in any order and to any amounts owing to Agritrade or any vendor) Agritrade thinks fit (despite any direction to the contrary and whether before or after any default by you).

5. DELIVERY, TITLE AND RISK

- 5.1 We will not be liable for any delay in delivery of any Products to you. If you do not take delivery by the delivery date specified, you will pay reasonable storage costs until you take delivery.
- 5.2 All Products are at your risk from the point of loading onto the carrier or being made available for unloading by you, whether or not you take delivery of the Products at that time.
- 5.3 Ownership of and title to all Products remains with us, and only passes to you once all money you owe us, on any account, is paid for in full, (even if you incorporate the Products with other items, including without limitation those items described in the definition of Products in clause 1). You acknowledge and agree that the retention of title is a security interest for the purposes of the PPSA.
- 5.4 Until title in the Products passes to you:
 - a. you hold the Products as our bailee; and
 - b. you must store the Products in a manner which will protect them from damage or deterioration, and separately from your own goods or otherwise ensure that the Products are separately identified or identifiable. We authorise you in the ordinary course of your business to use the Products or sell them for full consideration. This authority is revoked immediately and automatically on the occurrence of a Default Event and may also be revoked by notice in writing to you at any time in our sole discretion; and
 - c. you must insure the Products for their full insurable value and, if we require, have our or the vendor's interest in the Products noted on your insurance policy; and
 - d. regardless of section 109 of the PPSA, we may repossess the Products and dispose of them for our own benefit, as the case may be, if a Default Event occurs. For this purpose, we, and/or our agents may at any time without prior notice to you, enter any place where we or they believe the Products may be kept and remain there to take whatever action may be required to repossess the Products. You indemnify us and our agents for all costs and liabilities (including our legal costs on a solicitor/client basis) in connection with the repossession, storage or resale of the Products (including any shortfall arising from resale at a lower price).
- 5.5 If you sell or use any Products before the transfer of ownership and title in accordance with clause 5.3, the proceeds of such sale or use (in whatever form) are our property, and you must pay all such proceeds to us or otherwise deal with such proceeds as we direct. Nothing in this clause can be construed as authorising any dealing by you with the Products, unless we permit. We may sue you for the purchase price even where ownership of the Products has not passed to you.

6. PERSONAL PROPERTY SECURITIES ACT 1999

- 6.1 You and each guarantor hereby charge in favour of us all your present and after-acquired property on the terms contained in the Auckland District Law Society form of General Security Agreement current at the time of signing the Application. You also grant to us a specific security interest in all Products (and all proceeds) supplied or to be supplied by us and in any objects, products or mass which the Products subsequently become a part of or an accession or accessory to, so as to secure all payments under these Terms and all moneys owing by you to us from time to time. You will do all things necessary so as to enable us to register financing statements on the Personal Property Securities Register (PPSR), and to ensure the specific security interest is a first ranking perfected security interest over the Products and any proceeds. We may register a security interest on the PPSR in our name as secured party even where we are acting as an agent.
- 6.2 If the Products the subject of the security interest subsequently become part of some other product or mass, then nothing in these Terms can be construed as limiting the application of sections 82 to 86 of the PPSA. Nothing in section 114(1) (a), 120(1), 122, 133 or 134 of the PPSA applies. Your rights in sections 116, 120(2), 121, 125 to 127, 129 and 131 of the PPSA do not apply.
- 6.3 You waive your right under section 148 of the PPSA to be given a copy of any verification statement in relation to any financing statement or financing change statement that we may register. The security interests granted by you take effect as a transfer of any accounts receivable or chattel paper, which are the proceeds of Products.
- 6.4 We may use the benefit of any security interest, security agreement, encumbrance, charge or mortgage given by you or any guarantor or other grantor of surety to us to secure payment and performance of your obligations under these Terms. You will not without our prior written consent grant any lien or security interest over the Products to any other party whatsoever nor commit any act or omission that would give any other party a security interest over those Products until all such Products are paid for in full.

7. DEFAULT EVENT

- 7.1 Default Event means any of the following which occurs without our prior written consent:
 - a. You fail to comply with these Terms, or any other contract with us, including failing to pay us on time or exceeding your approved credit limit; or
 - b. we reasonably believe that you are unlikely to be able to immediately pay any sums owing to us or a vendor of Products; or
 - c. information you have given us, or which is given to us on your behalf, is untrue, misleading or deceptive in a material respect or otherwise in a way that is material to us in our sole discretion; or
 - d. you no longer carry on business or threaten to cease carrying on business; or
 - e. where you are a company, trust or other organisation, your ownership or effective control is transferred; or
 - f. the nature of your business is materially altered; or
 - g. any guarantor or other grantor of surety of your obligations under these Terms is in default with us, or the events in this clause apply to them; or
 - h. if at any time in our view any Products are at risk.
- 7.2 If a Default Event occurs then without prejudice to our other remedies:
 - a. we will be entitled to suspend or cancel all or any part of any contract that we have with you which remains unperformed; and
 - b. we may suspend or terminate the supply of Products to you and any of our other obligations to you under these Terms; and
 - c. all amounts outstanding by you under any contract between us and under your Account, will, whether or not due for payment, immediately become due and payable; and
 - d. you irrevocably give us and our agents without prior notice licence to enter any place or premises where we or they believe the Products may be kept and remain there to take whatever action may be required to repossess the Products. You indemnify us and our agents for all costs and liabilities (including our costs on a solicitor/client basis) in connection with the repossession, storage or resale of those Products (including any shortfall arising from resale at a lower price); and

- e. we may enforce any security interest or other security granted to us which secures your obligations to us; and
- f. we may (without your consent) appoint a receiver in respect of any Products and any receiver is authorised to do anything referred to in these Terms and otherwise to exercise all rights and powers conferred on a receiver by law; and
- g. we may sell or dispose of any Products in such a manner and generally on such terms and conditions as we think fit and apply the proceeds derived in or towards payment of the moneys owed to us, and in each case, otherwise do anything you could do in relation to those Products.
- h. charge interest on any amount outstanding, whether or not such amount is overdue, on a daily basis at 21.5% pa.

Neither we nor the third party vendor of Products will be liable to you for any loss or damage you suffer because of our or their exercise of any rights, powers or remedies that are available to us or them after the occurrence of a Default Event, including under this clause.

- 7.3 Agritrade's rights, powers and remedies provided for in these Terms are in addition to, do not limit or exclude (or otherwise adversely affect), any right, power or remedy provided to us by law including under Part 3, subpart 4 of the CCLA unless expressly stated. Agritrade can elect in its sole discretion whether these Terms or any law inconsistent with these Terms applies, to the extent such law may be contracted out of. You acknowledge that these Terms contain clauses that are for the benefit of any third party vendor of Products, and may for the purposes of the Part 2, subpart 1 of the CCLA be enforced by that third party vendor.

8. PRIVACY

- 8.1 We will only use your personal information for purposes permitted by law including relating to your dealings with us. You agree to us using your information to assess your credit worthiness and direct marketing, and you agree to us disclosing your information to be used by credit reporting agencies. Where you are a company or trust Agritrade has the right to undertake credit assessment over your directors, shareholders or trustees. You authorise us to release your personal information to third parties for these purposes. You can inspect and correct your personal information held by us.

9. RETURNS

- 9.1 Subject to clauses 9.2 and 9.3, if you are not satisfied with the Products provided by us for any reason, you can return the Products (other than services) to us within 30 days of your taking delivery of the Products.
- 9.2 Products (other than services) can only be returned to us if:
- a. they do not require refrigeration, and/or are not close to any expiry date (as determined by us).
 - b. they are not custom-made or procured for you (seed that you have ordered to be supplied in a blended, coated or treated form will be deemed to be custom-made unless we agree otherwise) and form part of our usual stock-in-trade.
 - c. they were supplied to you in packaged and sealed form and not in bulk, and are returned in that original packaging and unopened, and include all accessories.
 - d. we are satisfied that their condition has not deteriorated and you pay for their return.
 - e. you provide evidence of purchase from us, to our satisfaction.
- We may choose to either credit your Account or debit card depending on how you paid for the goods, or provide you with a Agritrade credit voucher for a sum equal to the cost of the Product, less handling and delivery.
- 9.3 Clause 9 sets out your sole rights to return Products. If goods are defective, clause 10.1 applies. Products sold by Agritrade as agent for any other party may not under any circumstances be returned.

10. AGRITRADE WARRANTIES

- 10.1 If due solely to Agritrade's act, omission or negligence, any Product is defective or does not materially conform to our description, we will at our option:
- a. repair or replace it; or
 - b. pay compensation to a maximum amount that does not exceed twice its purchase price.
- 10.2 To the extent permitted by any contract for supply entered into between Agritrade and a third party supplier of the relevant Products, Agritrade will pass through or assign to you the rights to, and benefit of, any supplier warranties, indemnities and associated remedies (whether contained in such contract of supply or any statute) provided by that third party supplier in relation to those Products. All other statutory and other implied Warranties to be given, made, performed or met by Agritrade, including those in Part 3 of the CCLA, are negated and excluded to the fullest extent that it is lawful for us to do so. Other than as required by law, we give no Warranty concerning any Product's description, condition, unencumbrance, quality or fitness for any purpose. In particular, no Warranty is made concerning any sprays, chemicals or plant/seed matter. It is your responsibility to satisfy yourself as to the condition and quality and fitness for purpose of the Products and you accept the Products on this basis.
- 10.3 For the avoidance of doubt, no clause in these Terms excludes or limits any benefit of, any supplier warranties, indemnities and associated remedies (whether contained in such contract of supply or any statute) provided by a third party supplier in relation to those Products including under section 12 of the CCLA.

11. LIABILITY

- 11.1 Clause 10.1 sets out your sole rights to compensation/remedies from us for any matter covered by these Terms. Except as set out in clause 10.1, neither we nor our agents will be liable in any way (including negligence, tort and equity) to you or to any other person in connection with this or any other contract or the supply or failure to supply any Products or the purported exercise of our rights under these Terms for any:
- a. loss whatsoever, including loss of income, profits, savings or goodwill or for any indirect or consequential loss or special or exemplary damages; or
 - b. in relation to any claim or series of related claims, any amount exceeding twice the purchase price of the relevant Products giving rise to the claim(s); or
 - c. amount not claimed within 7 days of you becoming aware of the circumstances giving rise to the claim.
- 11.2 You must use all Products strictly in accordance with any directions, instructions and terms contained on Product labels, packaging and any other product information supplied with the Products.

12. CUSTOMER'S LIABILITY

- 12.1 You are deemed to be bound by all transactions undertaken with us, whether or not any person undertaking a transaction has actual or ostensible authority to do so. If the Customer includes two or more persons, those persons' liability is joint and several. If the Customer is a trust, these Terms bind each trustee in his or her capacity as trustee and personally. If Agritrade has given its prior written consent to

a trustee being noted as an independent trustee, that trustee's liability to Agritrade will be limited to the assets of the trust as at the time of any default, except for wilful negligence, deliberate default or other breach of trust by such trustee or if such trustee has provided a guarantee personally in respect of your obligations pursuant to this or any other contract.

- 12.2 For the avoidance of doubt, nothing in these Terms will have the effect of contracting out of any provision of the Credit (Repossession) Act 1997, if it applies.
- 12.3 You indemnify us from and against any liabilities, losses, damages, costs (including legal costs on a solicitor/client basis) or claims which we incur or suffer in the course of our dealings with you under these Terms and in respect of any breach by you of these Terms except if we are fraudulent or negligent.

13. AGRITRADE'S ROLE AS AGENT

- 13.1 Agritrade may be a representative advising (and where Agritrade determines, Agritrade may act as agent for) either or both the supplier and/or purchaser in respect of the sale and purchase of any Products.
- 13.2 If we elect to credit any amount on account of the purchase price to the supplier whom we are agent for and/or debit your account on account of the purchase price before you have paid the purchase price to us (which we are not obliged to do), you agree that:
- a. the purchase price payable by you under that contract of sale will not be reduced and the purchase price will be payable to Agritrade immediately; and
 - b. all the supplier's rights under that contract including those relating to the payment of the price for those Products and the Products themselves (including the right to enforce any security interest) shall then be subrogated in favour of and enforceable by Agritrade.
- 13.3 We are not responsible or liable in any way for anything done or not done by or on behalf of either party to a contract arranged by us (including by us as agent), including non-payment of any amount owed by any party. We give no assurance as to the ability of our supplier to supply any Products or perform any obligations, including the obligation to pay any money.
- 13.4 Each person dealing with Agritrade as agent, or in respect of the sale and purchase of Products not supplied by Agritrade, agrees that it will not make or support any claim or proceeding against Agritrade.
- 13.5 Unless otherwise specified, where Agritrade as agent for the supplier arranges a contract for the supply of Products not supplied by it, you will pay all amounts owed to the supplier to Agritrade, which will then promptly account to the supplier for that amount, subject to any right of set-off or right to deduct commission or other amounts.
- 13.6 Commission may be payable by both parties when Agritrade has acted for both parties to a transaction. Where Agritrade acts as agent for supplier vendor, Agritrade gives no Warranties to the purchaser. Clauses 10 and 11 apply to Agritrade's services as agent. The CCLA (and not clauses 10 and 11) applies direct between the supplier and purchaser unless the supplier's terms of sale have been incorporated into the sale and state that they prevail over any inconsistent provision of the CCLA.
- 13.7 Where Agritrade is acting as your agent, you acknowledge that Agritrade may disclose your name and contact details, and any other details relevant to the transaction to the other party to the transaction.
- 13.8 Agritrade may in its sole discretion register a security interest as agent for a supplier but has no obligation to do so.
- 13.9 Where Agritrade as agent for a supplier pays them for goods or services you have purchased, Agritrade may receive a rebate, commission or fee from the supplier for providing marketing and credit services.

14. GENERAL

- 14.1 Assignment: You may not transfer any right, benefit or obligation under these Terms. We may transfer our rights and obligations under these Terms by notifying you in writing.
- 14.2 Enforcement: You will pay us on demand all costs (including legal costs on a solicitor/client basis) incurred by us in connection with any default by you or enforcement action taken by us.
- 14.3 Entire Agreement: Except as set out in this clause, together the Application and these Terms are the entire agreement between us, you and the guarantor(s), and supersede all representations, agreements and other communications made by us. Certain Terms of Sale in respect of specific Products that may appear on the reverse of any of Agritrade's invoices/statements or other specific terms may apply in conjunction with or in place of these Terms if we specify. For Products purchased from our online websites, these Terms, the Application and the website Terms of Use apply in the order determined by us. If any part of these Terms is inconsistent with the CCLA, that part prevails over the relevant provision of the CCLA.
- 14.4 Our Decisions and No Waiver:
- a. any power or discretion conferred on us by these Terms may be exercised by us, or we may refrain from exercising that power or discretion, at our absolute and unfettered discretion.
 - b. if we delay or do not exercise any of our rights or remedies, that will not be a waiver of those rights or remedies. Any waiver we give must be in writing.
- 14.5 Severability: If any part of these Terms is illegal, unenforceable or invalid, the remaining Terms are not affected.
- 14.6 Variation: We may in our absolute discretion change these Terms at any time by publication on our Group website www.nzagritrade.co.nz. The change will take effect from the time loaded. Your transactions with us are covered by the then current Terms at the time of the transaction.
- 14.7 Typographical Errors: We reserve the right to correct any typographical or clerical errors in any prices quoted or contained in an order or quotation, or in any invoice, statement or other document.
- 14.8 Inconsistency: If there is any inconsistency between these Terms and the terms of any order that may be lodged by you or with any delivery docket or invoices or other communication by or to us or you, these Terms will prevail subject to clause 14.3 and/or unless we specify otherwise.
- 14.9 Consumer Guarantees Act: You agree that the Products are both supplied and acquired in trade; that your Application is made for business/trade purposes; that the Consumer Guarantees Act 1993 does not apply and this clause contracts out of the provisions of the Consumer Guarantees Act.
- 14.10 Disputes: Any dispute between us and you will be discussed between us in the spirit of goodwill.
- 14.11 Governing Law: New Zealand law governs this agreement and the parties submit to the exclusive jurisdiction of the New Zealand courts.
- 14.12 Relationship: The relationship between you and Agritrade is as independent purchaser and seller. There is no partnership, joint venture, employment or agency relationship unless we specify. An agent or representative of Agritrade is not authorised to make any representations, warranties or agreements that Agritrade has not confirmed in writing. Agritrade is not bound by unauthorised statements.

Checklist to speed application process:

- Have all parties completed the Signatures section? *See Section 3*
(ALL Individuals and Partners/ Trustees/Authorised Directors are required to complete this section)
- Has the Personal Guarantee been completed? *See Section 4*
(Please complete for ALL Trusts/Companies/Limited Partnerships)
- Have all signatories enclosed a copy of photo ID? *See Section 3*
- Has the monthly maximum spend been completed? *See Section 1*
- Have you attached the approved documentation for loading a bank account? *See Section 2*
- If you are GST registered have you entered your GST number? *See Section 1*
- If you are closing another account have you completed this in the Account Information section? *See Section 1*

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