



TELEPHONE: (02) 6925 8397 **FAX:** (02) 6925 8999
INT TEL: + 61 2 6925 8397 **INT FAX:** + 61 2 6925 8999
INTERNET: www.barjo.com.au **EMAIL:** admin@ecb.com.au

3 Nesbitt Street Wagga Wagga NSW 2650
P.O. Box 122 Margate QLD 4019

Thank you for visiting our website and wanting to purchase Barjo products.

Barjo offers industry based trade businesses the opportunity to have a 30-day trading account. If you wish to obtain an account with, please following the below guidelines to completing the Barjo Application for Commercial Credit

Step 1. Print out form

Step 2. Complete all sections of the form including the director's guarantee. If any section is not completed it is unlikely that the application will be approved.

Step 3. Post the original back to Barjo Accounts, P.O. Box 122 Margate, QLD 4019

Please be aware that if you have current credit facilities with ECB Pty Ltd there is no requirement to supply trading references. This is due to the fact ECB is also a member of the Allomak group and will now be overseeing Barjo's operation.

If you are unable to supply trade references due to been a newly established business, we will happily trade with you on an advance payment basis until a satisfactory trading history has developed.

Please note that applications may take 7 days to finalise once received.

If you would like to discuss the application, or require any further information, please do not hesitate to contact me on 07 3897 5700

Kind regards,

Jo Laverty
Barjo Administration



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APPLICATION FOR COMMERCIAL CREDIT ACCOUNT

Applicant to complete in full in order to expedite processing.

COMPANY () PARTNERSHIP () SOLE TRADER () Please tick one only.

Full Registered Business Trading Name: _____

Company Name: _____ ABN NO: _____

Registered Business Address: _____

_____ Post Code: _____

Postal Address: _____ Post Code: _____

Delivery Address: _____ Post Code: _____

Description of Business: _____

Years Trading: _____ Incorp No: _____ Telephone No: _____ Fax No: _____

Email Address: _____

DIRECTORS/PROPRIETORS:

Name in full: _____ Address in Full: _____ Signature: _____

1. _____

2. _____

3. _____

4. _____

SOLE TRADERS/PARTNERSHIP:

Name in full: _____ Drivers Licence No. _____ Expiry Date: _____ Date of Birth: _____

1. _____

2. _____

3. _____

4. _____

Bankers: _____ Branch: _____ Account no: _____ Phone No: _____



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TRADE REFERENCES: (To avoid delays in processing your account please supply three)

Name:	Town/Suburb	Account Number	Phone Number
1 _____	_____	_____	_____
2 _____	_____	_____	_____
3 _____	_____	_____	_____

I/We Declare the facts herein to be true in every respect and apply to open a credit account with your company for approximately \$ _____ per month and should credit be granted, undertake to settle your account strictly within the trading terms and conditions as stated herein.

Signed: _____ Position Held: _____ Date: _____

TERMS AND CONDITIONS

1. Terms of payment are net cash within thirty days from the date of Barjo Statement. Thereafter interest will accrue on all outstanding money and be recoverable from day to day, at the current bank overdraft rate.
2. All transactions with Barjo will be upon the terms and conditions as set out in the front of the pricing structure as updated from time to time.
3. The product and any other goods delivered by Barjo to the applicant shall remain the sole and absolute property of Barjo as legal and equitable owner until such time as all money due to Barjo has been paid to Barjo by shall be at the applicant's risk from the time of dispatch to the applicant. Barjo may for the purpose of examination or recovery of its goods enter upon any premises where they are stored or where they are reasonably thought to be stored. If the applicant on-sells the goods then the entire proceeds of the goods will be held in trust for Barjo and will not be mingled with any other money paid into any overdrawn bank account and will at all times be identifiable as Barjo's money.
4. If Barjo considers it relevant to assessing my/our application for commercial credit, I/we agree to Barjo obtaining from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit provided by any credit providers.
5. If Barjo considers it relevant to collecting my overdue payments in respect of commercial credit provided to me/us, I/we agree to Barjo receiving from a credit reporting agency a credit report containing personal information about me/us in relation to collecting overdue payments.
6. I/We agree that Barjo may give to and seek from any credit providers named in this credit application and any credit providers that may be named in a credit report issued by a credit reporting agency information about my/our credit arrangements. I/We understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

I/We understand the information may be used for the following purposes:

- * To access an application by me/us for credit.
- * To notify other credit providers of a default by me/us.
- * To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers.
- * To access my/our credit worthiness.



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7. Barjo, at its discretion, reserves the right to refuse me/us credit facilities.
8. Any change to the structure or status of the aforementioned applicants shall only be effective in respect of this credit account upon written notice of such change being provided to the provider, and all credit facilities entered into pursuant to the terms of this credit account application form shall be deemed to continue in the names(s) of the original applicants(s).
9. I/We acknowledge that it is a condition of your extending credit to me/us that I/We are obliged to make any complaint I/We may have as to incorrect charges or non-delivery of goods within fourteen days of the receipt of my monthly account and that if I fail to make such a complaint I/We shall be deemed to have accepted that the goods in the account were correctly charged and delivered to me.

**NOTICE OF DISCLOSURE OF YOUR CREDIT INFORMATION TO
A CREDIT REPORTING AGENCY**

Under Section 18E(8) (c) of the Privacy Act, Barjo is allowed to give a credit reporting agency personal information about your credit application. The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:

- * Full name, including any known aliases; sex; date of birth; a maximum of three addresses consisting of a current or last known address and two immediately previous addresses; name of current or last known employer; and driver's licence number;
- * The fact that you have applied for credit and the amount;
- * The fact that Barjo is a current credit provider to you;
- * Payments, which become overdue more than sixty days, and for which collection action has commenced;
- * Advice that payments are no longer overdue.
- * Cheques drawn by you, which have been dishonoured more than once;
- * In specified circumstances, that in the opinion of Barjo you have committed a serious credit infringement.
- * That credit provided to you by Barjo has been paid or otherwise discharged.

I/We have read and understand the above terms and conditions.

Signed: _____ Position Held: _____ Date: _____



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DIRECTORS GUARANTEE

In consideration of Barjo providing credit to the applicant, I/We hereby unconditionally guarantee the due and punctual payment of moneys now and hereafter to be owing by the Applicant to Barjo for all goods and services from time to time supplied to the Applicant.

I/We further confirm that my/our liability under this Guarantee is not limited to any amount and extends to any and all changes of terms of trading between Barjo and the Applicant. This Guarantee may be enforced against me/us without Barjo first being required to exhaust any remedy it may have against the Applicant or to enforce any security it may hold with respect to the secured moneys.

I/We agree that Barjo may seek from a credit reporting agency, a credit report containing personal information about me/us to assess whether to accept me/us as a guarantor for credit applied for, or provided to, the borrower (named above).

I/We agree that if Barjo approves the borrower's application for credit this agreement remains in force until the credit facility covered by the borrower's application ceases.

GUARANTOR

GUARANTOR

Full Name: _____

Full Name: _____

Address: _____

Address: _____

Date this _____ day of _____ 200_____

Signed by the Guarantor: _____

Signed by the Guarantor: _____

In the presence of: _____
 (Full name)

In the presence of: _____
 (Full name)

 (Signature)

 (Signature)

The COMMON SEAL of the guarantor
 (Was hereunto duly affixed in the presence of)

 (Secretary)

 (Director)

The COMMON SEAL of the guarantor
 (Was hereunto duly affixed in the presence of)

 (Secretary)

 (Director)