



Malmar Enterprises

ABN 77 979 345 192

IMPORTER, WHOLESALER of GIFTWARE & SOUVENIRS

OFFICE / SHOWROOM / WAREHOUSE

4 DISTRIBUTION AVENUE, ASHMORE, QLD 4214 AUSTRALIA

Email: sales@malmar.com.au Web: www.malmar.com.au

Phone: (07) 5527 8866 Fax: (07) 5527 9599



Hi and Welcome to Malmar!

You recently requested a credit application or asked some questions about our company.

Please find below some answers to your questions and benefits of becoming a Malmar Customer:

- We are a big believer in customer service. One of our team will always answer the phone (07 5527 8866); no computer recorded voices asking you to push numbers.
- A new Product CD is generated four times a year and will be sent to you automatically.
- We email out a monthly newsletter with upcoming events and new products arriving as well as the HOT selling products for the month.
- Orders can be placed anytime by visiting our website www.malmar.com.au. [Email us for the current password](mailto:sales@malmar.com.au). You can also phone, fax or email sales@malmar.com.au. The team at Malmar are always happy to help with products and re-orders and all have excellent product knowledge.
- Our website is very user friendly. You can search a product by code or just by description eg fairy; you can search the top ten products in a field eg. Magnets, wind chimes, giftware; there are daily updates on product status showing whether a product is in stock, low or when the next shipment is arriving. The clearance page is updated monthly where you will find stock discounted at 50% or more.
- Payments can be made safely and securely via the website with your credit card – Visa, MasterCard & Bankcard. These can also be phoned, faxed or emailed through. Of course we also accept payments by direct deposit, money orders, cheque and EFTPOS (showroom orders). When paying your account please ensure you provide your customer code and invoice number to help us allocate your payment to your account.
- Account Details for Direct Debit. Bank Name: National Australia Bank (NAB) Acc Name: Malmar Enterprises Acc No: 545 388 623 Branch No: 084 917 Branch: Southport
- We have a showroom on the Gold Coast, where you can come and see all our products on display and have your order packed. Refreshments are available whilst you wait. Twice a year we invite our customers to our mini showing of our new products before we see customers at the fair, giving you the opportunity to pre-order. Sales reps also cover a lot of Australia; ring us to see if your area is covered.
- We currently have an automatic back order system whereby stock not supplied will be supplied as soon as is available. The freight base rate is not charged on back orders.
- Freight is charged on accounts. However we are a large customer and continually check the market for the best rates.
- Payment is strictly 30 days from invoice date. If any account should fall over 90 days, all credit facilities will be revoked until the overdue account is paid, Credit terms altered and finance charges will be charged to your account at 1.5% per month.
- Any credit claims must be notified to the office within 14 days from receipt of goods and invoice number is to be provided. Otherwise, all goods are deemed to be received in good order.

We look forward to trading with you and take this opportunity to thank you for choosing Malmar Enterprises as one of your suppliers.

Best Regards,

Natalie Turner
ACCOUNTS RECEIVABLE



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NEW ACCOUNT/CREDIT APPLICATION FORM

Full name of Applicant (hereinafter called "The Applicant")	Phone No:
Trading name & address	Fax No:
	Mobile No:
Postcode	No of years trading under present ownership
email	ABN
Business Type (Please circle) Sole Proprietor Partnership Company Trust	
Co./Trust Name	A.C.N. / ABN:
Registered Company Address (if different from above)	
Bank:	Branch: Account No:

OWNERS/DIRECTOR/GUARANTORS

Name	Name
Owner <input type="checkbox"/> Director <input type="checkbox"/>	Owner <input type="checkbox"/> Director <input type="checkbox"/>
Private Address	Private Address
Postcode	Postcode
Home Phone	Home Phone
Drivers Licence No	Drivers Licence No

Any Special Instructions (please advise if delivery, account address, etc. if different from above)

Applicants current TRADE REFERENCES include Phone & Fax No's

Name	Address	Phone	Fax
1			
2			
3			

Acknowledgement

The Applicant consents to the information contained in this application being used for reference and/or credit reporting from time to time during the duration of this account and my/our agreement thereto is evidenced by my/our execution hereof. The Applicant also undertakes to promptly notify the supplier of any change of ownership in the Applicant.

The Applicant hereby applies for a credit account with the supplier and the Applicant acknowledges that it/I/we have read the trading terms and conditions numbered 1 to 4 attached to this application and that the Applicant fully understands and agrees to be bound by all of the said trading terms and conditions.

Full Names (print)

Signature of Applicant

Capacity of Signatory

Date

Witness

Personal Guarantee

In consideration of the Supplier granting a credit account to the Applicant at my/our request I/we, the undersigned, hereby jointly and severally agree to guarantee the prompt payment of any and all accounts for and monies due for goods supplied to the Applicant by the Supplier from time to time and I/we agree to indemnify the Supplier and keep it indemnified in respect of all liability that the Supplier will from time to time incur as a result of the Supplier supplying goods to the Applicant pursuant to the terms of this credit agreement. I/we agree that the granting by the supplier to the Applicant of additional time to pay monies due under this credit agreement or any other indulgence shall not affect our liability under this guarantee. We also acknowledge that the trading terms and conditions numbered 1 to 4 were attached to this application form at the time we executed this guarantee and that we have read and fully understand and agree to be bound by the same.

Full names & addresses of Guarantors (owner,director,partner)

1 _____

of _____

2 _____

of _____

Signature of Guarantors 1. _____

2 _____

Capacity of Signatory _____

Date _____

For Trading Terms & Conditions please see over



TERMS & CONDITIONS

1. PAYMENT OF ORDERS/ACCOUNTS

Pro forma orders are firm, irrevocable and non-cancellable by the Applicant and must be paid for in full within 14 days from date of invoice. Where payment is not received within 14 days of the date of invoice the order may be cancelled by and at the discretion of the Supplier. In such event the Applicant will be liable from the date of notice of cancellation to a cancellation fee equivalent to 20% of the invoiced cost or \$50.00 whichever is the greater.

All other orders must be paid for within 30 days of the date of Invoice ("the Payment Period") and where payment in full is not received by the Supplier prior to the expiry of the Payment Period then the Applicant shall be liable to pay Interest on the amount outstanding as at the expiry of the Payment Period at the rate of 1% per month until payment in full is received by the Supplier. The Supplier is hereby irrevocably authorised to allocate the payment of any monies received from time to time from the Applicant towards any outstanding account Incurred with the Supplier by the Applicant.

2. PROPERTY IN AND DELIVERY OF GOODS.

(a) The Goods supplied by the Supplier to the Applicant shall be at the Applicant's risk immediately on delivery to the Applicant or into the Applicant's custody or immediately upon delivery as directed by the Applicant.

(b) Notwithstanding that the risk of loss or damage to the Goods passes to the Applicant in accordance with sub-paragraph (a), property in and ownership of the Goods shall not pass to the Applicant until payment in full for the Goods shall have been received by the Supplier.

(c) Until payment in full for the Goods shall have been received by the Supplier, the Applicant shall hold the Goods on a fiduciary basis as a bailee only for the Supplier and the Applicant shall at its own expense keep the Goods properly and safely stored separately from any other goods and stock of the Applicant and any other third party and in such a way as the Goods shall be readily identified as the Goods of the supplier and the Applicant shall not, subject to subclause d (i), pledge, mortgage, charge or part with the goods or attempt to do so without the prior written consent of the Supplier.

(d) (i) Notwithstanding that the property in the Goods has not passed the Applicant, the Applicant may resell the Goods or any part thereof in the name of the Applicant but only as agent for the Supplier and may deliver any such goods to the buyer of them but only on terms which will not prejudice the Suppliers ability to obtain the sale proceeds thereof.

(ii) Any amount paid by the buyer of such goods from time to time to the Applicant (hereinafter referred to as 'the sale proceeds') shall be held by the Applicant in trust for the Vendor, banked in a separate bank account relating only to the sale proceeds of the Goods of the Supplier under this and/ or other contracts between the Supplier and Applicant and shall be forwarded as soon as possible after receipt to the Supplier.

(iii) If and when the full amount of the price of the Goods has been received by the Supplier, any further part of the price received by the Applicant upon any resale by ii of the Goods may be retained by the Applicant as its commission for effecting such sale as agent for the Supplier.

(e) An act of default of this contract shall be deemed to occur in the event of any of the following:-

(i) The Applicant failing to make payment in full for the Goods within 30 days form the date hereof,

(ii) The Applicant, If required herein, failing to Insure the Goods from the date of delivery thereof by the Supplier & to provide evidence of such Insurance to the Supplier

(iii) Any distress or execution being levied upon the Applicant's goods or property,

(iv) The Applicant, being a company, becoming unable to pay Its debts as they fall due, offering to enter into any scheme of arrangement with its creditors, the passing by the Board of Directors of the Applicant of any resolution to wind up the Applicant, the filing of any portion to wind up the Applicant or the appointment of an administrator or receiver/ manager in respect of the Applicant's affairs,

(v) The Applicant, in the case of a natural person, being declared bankrupt, (Any such acts collectively hereinafter referred to as "an Act of Default").

Immediately upon the Applicant committing any Act of Default any right of the applicant to sell the Goods in which the title to property remains vested in the Supplier shall cease forthwith and the Applicant shall upon the happening of any act of default immediately place all of the Goods then remaining in its possession or under its control at the disposal of the Supplier and the Supplier is hereby irrevocably authorised by the Applicant to nominate a person to enter the Applicant's premises during normal business hours for the purpose of repossessing such of the Goods still in the possession or under the control of the Applicant and where necessary to use no more than reasonable force to liberate and take possession of the Goods. Where the Goods are stored in a warehouse conducted by a person other than the Applicant immediately upon committing any Act of Default the Applicant shall be deemed to have irrevocably appointed the Supplier the attorney of the Applicant with the authority in the name of the Applicant to direct the warehouseman to release any of the Supplier's Goods in the possession or under the control of the warehouseman whether or not the Payment Period has expired and the Supplier shall be at liberty to resell the Goods after repossession of the same pursuant to this clause

(f) Until the full amount of the price of the Goods is received by the Supplier the Applicant:-

(i) Shall maintain and keep full and up to date records of the Goods supplied by the Supplier including those Goods on-sold by the Applicant,

(ii) Hereby irrevocably authorises the Supplier to enter its premises during normal business hours from time to time to inspect the residue of the Goods remaining unsold by the Applicant , the Applicant's records relating to the Goods and also to inspect the accounts including bank accounts proceeds of sale of that part of the Goods already sold are by this clause required to be deposited pending payment to the Supplier.

3. RETURNS AND CREDIT.

Any Goods purchased by the Applicant from the Supplier may only be returned to the Supplier where notification of the proposed return of the goods is received within seven (7) days of the date of delivery of the Goods to the Applicant & the Supplier has agreed in writing to accept the return of the Goods and the Goods are returned in good condition at the expense of the Applicant.

4. MISCELLANEOUS PROVISIONS.

(i) It is expressly agreed that any dispute arising from or in connection with this agreement shall be subject to the jurisdiction of the Courts and Laws of the state of New South Wales or at the option of the supplier In the state which the supplier carries on its business or has its principal office

(ii) The Applicant hereby irrevocably authorises (a) the Supplier from time to time, in order to assess any application for credit, to obtain information about the Applicant from any credit provider named in this application and from the Australian Gift and Homewares Association Limited, (b) to obtain a credit report in respect of the Applicant from any credit agency and (c) to provide any information contained on this credit application form and also details in respect of details of the performance of the Applicant in compliance with the trading terms and conditions herein to other credit providers, credit agencies and the Australian Gift & Homewares Association Limited, The Applicant further authorises the latter company to make such information available to other credit providers

(iii) Freight costs and in-transit Insurance are the responsibility of the Applicant and are not included in the Invoice price of the Goods.

(iv) The Applicant warrants that the Goods for which the credit is hereby applied are acquired solely for commercial sale and are not acquired by the Applicant for his her or its personal or private domestic use.

(v) The word 'Goods' wherever used in these terms and conditions shall be deemed to refer to any goods obtained by the Applicant from the Supplier from time to time pursuant to this Agreement.

IMPORTANT NOTICE TO THE APPLICANT FOR CREDIT (SECTION 18E (8) (c) Privacy Act 1988).

Please read car

The Supplier may give information about you to credit reporting agency, but only limited kinds of information allowed by the Privacy Act. This Includes:-
Identity Details- this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, your driver's licence number, the fact that you have applied for credit and the amount, the fact that the Supplier is a credit provider to you, payments overdue for at least 60 days which the Supplier has taken steps to recover, advise that payments are no longer overdue, cheques drawn by you which have been dishonoured more than once, the opinion of the Supplier that you have committed a serious credit infringement and when the credit provided to you has been discharged.