Fern Energy Limited Application Form

В

Bulk Band

Original Application Received

Direct Debit Groups:



Fern Energy Limited 10 Show Place Zealand

D

Ε

CUSTOMER NUMBER (Office use only)	A	CCOUNT NAME	Level 3, Addington Christchurch 8024, N	Level 3, Addington Christchurch 8024, New Zealand				
			PO Box 16899, Hornb Freephone 0800 666 Email info@fernenerg	626				
instructions for	COMPLETING THIS APPLICATIO	N FORM						
'	m in BLOCK LETTERS and tick applica that shows which sections should be	'	Applications can be accepted from that are GST registered and commu					
APPLICATION TY	PES;							
ALL	BULK FUEL	FUEL CARD	LUBES	ALL				

SECTION A:						
APPLICANT IN	IFORMATION					
APPLICANT TYPE (F	lease tick applicable box)					
COMPANY	TRUST*	SELF-EMPLOYED SOLE TRADER	JOINT	PARTNERSHIP	СОМ	MUNITY GROUP
COMPANY NAME	(if applicable)			COMPANY NO.		
TRADING NAME						
NAME OF DIRECTOR(S)/INDIVIDUAL(S)/PARTNER(S)/T	RUSTEE(S)		*Please	include Maiden Name	in brackets if applicable.
(1) (Full Name(s) Surname)				Date of Birth	/	/
(2) (Full Name(s) Surname)				Date of Birth	/	/
(3) (Full Name(s) Surname)				Date of Birth	/	/
(4) (Full Name(s) Surname)				Date of Birth	/	/
(5) (Full Name(s) Surname)				Date of Birth	/	/
(6) (Full Name(s) Surname)				Date of Birth	/	/
CONTACT PERSON(S)						

Freight Band

PPSR (

Signatures/Dates/Guarantee

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Card Band

Direct Debit Loaded

Double Check - Initial

Scanned

Driver Notification

Office use only Territory Manager

Notes

CREDIT CONTROL

FERN ENERGY APPLICATION

Direct Debit Approved

Approved By

CORRESPONDENCE					
ADDRESS			WORK PHONE ()	
			FAX ()	efered
			MOBILE		Tick your prefered contact options
			EMAIL (general)		Tich
	POSTCO	ODE	EMAIL (statements)		
PERSONAL					
RESIDENTIAL ADDRESS)	
			MOBILE WORK PHONE (1	
	POSTCO	ODE	EMAIL	,	
POSITION HELD (Please t					
OWNER	EASE MANA	AGER CONT	RACTOR Please specify ty	pe of contractor	
OTHER	TION/OCCUPATION				
EMPI	OYER				
BUSINESS					
TOTAL ESTIMATED MON	NTHLY SPEND LIMIT (Please t	ick applicable boy)			
Less than \$10k	\$10k - \$20k	\$20k - \$30k	\$30k - \$40k	\$40k - \$50k	More than \$50k
PRIMARY BUSINESS ACT	「IVITY (Please tick applicable b	oox)			
Agriculture	Forestry & Logging	Property		Construction &	Contractors
Education &	Electricity, Gas,	Development	Food Services Government	Associated Trades	Information &
Training	Water & Waste Services	Fishing	Departments & Local Authorities	Horticulture	Telecommunication
Maintenance Services	Manufacturing	Mining	Professional, Scientific & Technical Services	Retail Trade	Service Stations
Transport & Postal Services	Wholesale Trade	Other			
Services					
Brief description of primar	y business activities:				

Applicants Statement of Financial Position





Fern Energy Limited 10 Show Place Level 3, Addington

(Office use only)							Christenarch 6024, New 2	Lealanu
							PO Box 16899, Hornby, Cl Freephone 0800 666 626	
			J				Email info@fernenergy.co	
INCOME DETAILS								
ACCOUNTANT'S NAME					ACCOUNTANT'S PHONE	()		
Gross business income (last financial year)	\$				Length of Time Business has			
Gross Other Income	\$				been in Operation			
TOTAL GROSS INCOME	\$				CREDIT LIMIT REQUESTED (Minimum \$1,000 per month	\$		
NET PROFIT (before tax)	\$				for Z Business Card)			
FINANCIAL DET	AILS							
i. ASSETS				ii. LIABILITIES				
I. A33E13				II. LIADILITIES	<u></u>		Interest Rate	Amount Owing
Land and Build	dings \$			Mortgagee	>			
Plant and Machinery (book v	alue) \$			Mortgagee				
Inventory held for	- Sale \$							
Other A	ssets \$				ditors (incl. HP)			
Other Investments/Cash/C	iredit ¢			Other Cred	ditors (incl. HP)			
	nces: [*] ssets \$			Other Crec	ditors (incl. HP)			
IOIdi A	3						TOTAL LIABILITIES	
TRADE REFEREN	ICES							
Please supply details of b (Please do not include cre								
	·						/	0
NAME OF SUPPLIER		PHONE NO).		AVERAGE MONTHLY PU	JRCHASES	(OFFICE USE ONL)	()
(1)		()						
(2)		()						
(3)		()						
(4)		()						
Have proceedings for the		Yes	16.7/					
of debt, bankruptcy or ins ever been brought agains		No	If Yes please provide details:					
		INO						
APPLICATION A								
I/We confirm that the i		s Statemen		ion is true and	correct.			
Signature of Applicant (1)			Name				Date	
(Applicant/Director/Autho	orised Signatory)							
Signature of Applicant (2)			Name				Date	
							/	/
(Applicant/Director/Autho	orised Signatory)							
CONFIDENTIALITY CTAT	ENACNIT							

Fern Energy Limited agrees not to use any Confidential infomration disclosed for its own benefit ir disclose it to any other party without the approval of the applicant, unless required by order of a valid legal authority.

SECTION B: BULK FUEL DELIVERY

DELIVERY ADDR	ESS – SITE 1						Office use only		
RAPID NO.			DAIRY SUPP	LY NO.			TERMINAL / SCHEDUI	LER / RUN / DR	RIVER
ROAD NAME			l						
AREA				TOWN					
SITE CONTACT PERSON				TELEPH	ONE NO. ()				
PRODUCT	TANKTYP	E	SIZE	APPR	OX VOL. PER YEAR	QTY RE	QUIRED	FILL	EXACT
DIESEL									
REGULAR									
								\bigcirc	
								\bigcirc	
SITE DELIVERY INST	TRUCTIONS			5	SITE ACCESS INSTRUC	TIONS			
				(e.g. key codes or where k	eys are kept, if applicable)			
TRUCK AND TRAILE									
TRUCK ACCES (26 Tonne Twi			& TRAILER ACCESS ne Twin Steer)		ANY OVERHEAD CLEARANCE ISSUES	(e.g. power lines, t bridges, if applical			
CUSTOMER DELIVE	RY SCHEDULE								
MEEKIN	FORTNICHTIV	4 WEE	EKIY 2A	ONTHLY (OTHER (Plan	asa spacifu)			
WEEKLY	FORTNIGHTLY	4 WEE	Z IV	IONTHLY (OTHER (Plea	ase specify)			
DELIVERY ADDRESS – SITE 2 Office use only									
DELIVERY ADDR	ESS – SITE 2						Office use only		
DELIVERY ADDRI	ESS – SITE 2		DAIRY SUPP	LY NO.			Office use only	_ER / RUN / DR	RIVER
	ESS – SITE 2		DAIRY SUPP	LY NO.				LER / RUN / DR	RIVER
RAPID NO. ROAD NAME AREA	ESS – SITE 2		DAIRY SUPP	TOWN				.ER / RUN / DR	RIVER
RAPID NO. ROAD NAME	ESS – SITE 2		DAIRY SUPP		DNE NO. ()			.ER / RUN / DR	RIVER
RAPID NO. ROAD NAME AREA SITE CONTACT	ESS – SITE 2 TANK TYP	E	DAIRY SUPP	TOWN	DNE NO. () OX VOL. PER YEAR	QTYR		ER / RUN / DR	EXACT
RAPID NO. ROAD NAME AREA SITE CONTACT PERSON		E		TOWN		QTYRI	TERMINAL / SCHEDUI		
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RAPID NO. ROAD NAME AREA SITE CONTACT PERSON PRODUCT DIESEL REGULAR	TANK TYP	E		TOWN TELEPH	OX VOL. PER YEAR		TERMINAL / SCHEDUI		
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RAPID NO. ROAD NAME AREA SITE CONTACT PERSON PRODUCT DIESEL REGULAR	TANK TYP	E		TOWN TELEPH	OX VOL. PER YEAR		TERMINAL / SCHEDUI		
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RAPID NO. ROAD NAME AREA SITE CONTACT PERSON PRODUCT DIESEL REGULAR SITE DELIVERY INST	TANK TYPI TRUCTIONS ER ACCESS SS ONLY in Steer)	TRUCK	SIZE SIZE	TOWN TELEPHO	OX VOL. PER YEAR SITE ACCESS INSTRUC e.g. key codes or where key	eys are kept, if applicable) (e.g. power lines, t	TERMINAL / SCHEDUI		
RAPID NO. ROAD NAME AREA SITE CONTACT PERSON PRODUCT DIESEL REGULAR SITE DELIVERY INST TRUCK AND TRAILE TRUCK ACCES (26 Tonne Twi	TANK TYPI TRUCTIONS ER ACCESS SS ONLY in Steer) ERY SCHEDULE	TRUCK (44 Ton	& TRAILER ACCESS ne Twin Steer)	TOWN TELEPHI APPR	OX VOL. PER YEAR SITE ACCESS INSTRUC e.g. key codes or where key ANY OVERHEAD CLEARANCE ISSUES	eys are kept, if applicable) (e.g. power lines, t	TERMINAL / SCHEDUI		
RAPID NO. ROAD NAME AREA SITE CONTACT PERSON PRODUCT DIESEL REGULAR SITE DELIVERY INST	TANK TYPI TRUCTIONS ER ACCESS SS ONLY in Steer)	TRUCK	& TRAILER ACCESS ne Twin Steer)	TOWN TELEPHO	OX VOL. PER YEAR SITE ACCESS INSTRUC e.g. key codes or where key ANY OVERHEAD CLEARANCE ISSUES	eys are kept, if applicable) (e.g. power lines, the bridges, if applications applications are septimentally applications are septimentally applications.	TERMINAL / SCHEDUI		

 VERSION 4/08/2022

 Fern Energy Ltd
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DIRECT DEBIT AUTHORITY



NK INSTRUCTIONS			
ank Account Name			AUTHORITY TO ACCEPT DIRECT DEBITS (not to operate as an assignment or agreement)
NK ACCOUNT FROM WHICH PAYMI	ENTS ARE TO BE MADE:		
Bank Branch	Account Number	Suffix	AUTHORISATION CODE 0 2 1 6 2 8 9
lease attach an encoded deposit slip to e	ensure your number is loaded correctly)	
ank			
ranch			
own / City			
own / City where account is held) we authorise you until further notice, to deliator) the registered Initiator of the above	Authorisation Code, may initiate by Dir		
own / City where account is held) we authorise you until further notice, to deliator) the registered Initiator of the above cepts this authority only upon the condition	Authorisation Code, may initiate by Dirons listed.		
own / City where account is held) we authorise you until further notice, to deliator) the registered Initiator of the above cepts this authority only upon the condition	Authorisation Code, may initiate by Dirons listed.		
own / City where account is held) we authorise you until further notice, to deliator) the registered Initiator of the above cepts this authority only upon the conditions FORMATION TO APPEAR ON MY/OL	Authorisation Code, may initiate by Dir ons listed. JR BANK STATEMENT		acknowledge and accept that the bank
own / City where account is held) we authorise you until further notice, to defiator) the registered Initiator of the above cepts this authority only upon the conditions FORMATION TO APPEAR ON MY/OL	Authorisation Code, may initiate by Dir ons listed. JR BANK STATEMENT	ect Debit. I/We a	acknowledge and accept that the bank
Branch Fown / City where account is held) we authorise you until further notice, to de itiator) the registered Initiator of the above ecepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts this authority only upon the condition of the above excepts are also at the authority only upon the condition of the above excepts are also at the authority only upon the condition of the authority only upon	Authorisation Code, may initiate by Dir ons listed. JR BANK STATEMENT	ect Debit. I/We a	Payer Reference

1. THE INITIATOR

(a) Has agreed to give written advance notice of the net amount of each Direct Debit and the due date of debiting at least *...... business days before the date when the Direct Debit will be initiated. This advance notice must be provided either:

(i) in writing; or

(ii) by any other means which provides a verifiable record of the initiated transaction and where the Customer has provided prior written consent to the Initiator.

The advance notice will include the following message:

"The Amount of \$..... will be direct debited to your bank account on (initiating date)."

(b) May, upon the relationship which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.

2. THE CUSTOMER MAY

(a) At any time, terminate this Authority as to future payments by giving written notice of termination to the Bank and the Initiator.

(b) Stop payment of any Direct Debit to be initiated under this Authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.

3. THE CUSTOMER ACKNOWLEDGES THAT:

(a) The Authority will remain in full force and effect in respect of all Direct Debits made from my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this Authority until actual notice of such event is received by the Bank.

(b) In any event this Authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.

(c) Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this Authority. Any other disputes lies between me/us and the initiator.

(d) Where the bank has used reasonable care and skill in acting in accordance with this Authority, the Bank accepts no responsibility or liability in respect of:

- the accuracy of information about Direct Debits on Bank Statements
- any variations between notices given by the Initiator and the amounts of the Direct Debit.

(e) The Bank is not responsible for, or under any liability in respect of the initiator's failure to give written advance notice correctly nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the initiator.

4. THE BANK MAY:

(a) In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other Authority, cheque or draft properly executed by me/us and given to or drawn on the bank.

- (b) At any time terminate this authority as to future payments by notice in writing to me/us.
- (c) Charge its current fee for this service in force from time-to-time.

FUEL CARD REQUEST

Please select below which card is best suited to your needs

Z Card

Mobil Card



CUSTOMER INFORM	ATION		
Account Name			
Customer Name			
Phone No			
-	t all Z Energy, Caltex & Challeng ed at all Mobil and participatin		
Card Details —please complete all f	ields		
Card Holder Name (or Any Vehicle)		Vehicle Registration (or Pool)	
Vehicle Details (or Any Vehicle)		Enter 4 DIGIT Pin No.	
Product Requirements		Compulsory Odometer Entry	
Card Purchase Limits — please selec	ct relevant limits, or no limit	7	
Monthly Limits \$		Daily Limit \$	
Card Details —please complete all f	fields		
Card Holder Name (or Any Vehicle)		Vehicle Registration (or Pool)	
Vehicle Details (or Any Vehicle)		Enter 4 DIGIT Pin No.	
Product Requirements		Compulsory Odometer Entry	
Card Purchase Limits —please selec	ct relevant limits, or no limit	7	
Monthly Limits \$		Daily Limit \$	
Card Details —please complete all f	fields		
Card Holder Name (or Any Vehicle)		Vehicle Registration (or Pool)	
Vehicle Details (or Any Vehicle)		Enter 4 DIGIT Pin No.	
Product Requirements		Compulsory Odometer Entry	
Card Purchase Limits — please selec	ct relevant limits, or no limit	J	
Monthly Limits \$		Daily Limit \$	
Card Details —please complete all f	fields		
Card Holder Name (or Any Vehicle))	Vehicle Registration (or Pool)	
Vehicle Details (or Any Vehicle)		Enter 4 DIGIT Pin No.	
Product Requirements		Compulsory Odometer Entry	
Card Purchase Limits —please selec	ct relevant limits, or no limit		
Monthly Limits \$		Daily Limit \$	

GUARANTEE FOR COMPANY DIRECTORS & TRUSTEES ONLY

By signing this guarantee and indemnity you become personally liable for all amounts which are payable to Fern Energy Limited ("Fern") by the Applicant. You should seek legal advice before signing. In consideration of Fern, at my/our request, accepting the Applicant as a customer of Fern and, as the case may be, issuing a Z Business Fuel Card to the Applicant, I/we personally, jointly and severally, unconditionally and irrevocably:

- 1. Guarantee the due and punctual observance and performance by the Applicant of all its financial and other obligations to Fern.
- 2. Agree that, without limiting clause 1 in any way, this Guarantee:
 - 2.1 Is a continuing guarantee and applies in respect of all present and future financial and other obligations of the Applicant to Fern, however they arise, including, without limitation:
 - 2.1.1 Payment by the Applicant for goods and services supplied to, for or at the request of the Applicant;
 - 2.1.2 Payment by the Applicant for purchases made or debts incurred by the customer in the name of Fern or by Fern on behalf of the Applicant; and
 - 2.1.3 Compliance by the Applicant with the financial and other obligations of the "Fern Energy Limited Terms and Conditions" ("Fern Terms") and "Z Business Fuel Card Terms and Conditions" ("Starcard Terms") issued to the Applicant.
 - 2.2 Applies even where there is a change in the Fern Terms or Starcard Terms and/or any other arrangements between Fern and the Applicant.
- 3. Agree that my/our guarantee and indemnity binds my/our personal representatives and will continue to be binding and at all times enforceable by Fern even if the Applicant dies, becomes insolvent or is placed in liquidation.
- 4. Covenant with Fern that:
 - 4.1 No release, delay or other indulgence given by Fern to the Applicant or any other thing whereby I/we would have been released had I/we been merely a surety shall abrogate, release, prejudice or affect the liability of me/us as a guarantor or as an indemnifier;
- 4.2 As between me/us and Fern, I/we may for all purposes be treated as the Applicant, and Fern shall be under no obligation to take proceedings against the Applicant before the proceedings against me/us;
 - 4.3 I/we will not prove in any bankruptcy or liquidation of the Applicant in competition with Fern; and
 - 4.4 Any concession, grant of time, waiver, variation or otherwise shall not release me/us from liability.
- 5. Indemnify Fern against any loss or liability (including costs) which Fern may suffer or incur as a result of the Applicant failing to duly and punctually observe and perform financial and other obligations to Fern, regardless of whether the Applicant's liability is or has become void or unenforceable for any reason and regardless of whether the guarantee shall be void or unenforceable against me/us, or any of us, for any reason.

6. I/We authorise Fern to obtain information (including credit reports and customer due diligence information as set out in clauses 14 and 15 of the Fern Terms) about me/
us (including our directors or trustees) and make any other enquiries it thinks appropriate so it can confirm information provided is true and complete, decide whether to accept the Applicant's application, comply with its customer due diligence obligations and any other legal obligations it may have and decide whether to continue to make goods and services and other discretionary benefits available to the Applicant. I/We authorise any person to complete and furnish any information in response to Fern's credit, customer due diligence or other enquiries and accept that clauses 14 and 15 of the Fern Terms will apply in relation to any information about me/us.

7. Where the trustee of a trust, acts as an independent trustee without any interest in any of the assets of the trust other than as trustee, that trustee is liable under this Guarantee only to the extent of the value of the assets of the trust available to meet that trustee's liability plus any amount by which the value of those assets has been diminished by any breach of trust caused by that trustee's wilful default or dishonesty.

Signature of Guarantor	Print Name			
		Date of Birth	/	/
		Date	/	/
Signature of Guarantor	Print Name			
		Date of Birth	/	/
		Date	/	/
Signature of Guarantor	Print Name			
		Date of Birth	/	
		Date	/	/
Signature of Guarantor	Print Name			
		Date of Birth	/	/
		Date	/	/

APPLICATION AUTHORISATION (ALL APPLICANTS)

I/We make this application to become an account holder of Fern Energy Limited ("Fern") on the terms and conditions set out below:

I/We are not less than 18 years of age.

I/We authorise Fern to obtain information (including credit reports and customer due diligence information as set out in clauses 14 and 15 of the attached "Fern Terms and Conditions" ("Fern Terms")) about me/us (including our directors or trustees) and make any other enquiries it thinks appropriate so it can confirm information provided is true and complete, decide whether to accept my/our application, comply with its customer due diligence obligations and any other legal obligations it may have and decide whether to continue to make goods and services and other discretionary benefits available to me/us. I/We authorise any person to complete and furnish to Fern any information in response to Fern 's credit, customer due diligence or other enquiries and accept that clauses 14 and 15 of the Fern Terms will apply in relation to any information about me/us.

I/We confirm that I/we have read, and agree to comply with and be bound by the Fern Terms attached and confirm that the information in this Application Form is true and correct and may be relied upon by Fern in considering this application. I/We will tell you if any of the information changes or is no longer true and complete.

Where I/we am/are applying for a FernStarcard, I/we confirm that I/we have read the "Fern Limited Starcard Terms and Conditions" attached, and agree to comply with and be bound by those terms and conditions.

I/We declare that I/we am/are going to use my/our Fern account wholly or predominantly for business/farming/purposes. I/We understand that Fern reserves the right to decline any applications.

Signature of Applicant
Name
Date

all its

above

Z BUSINESS TERMS AND CONDITIONS FOR FERN CUSTOMERS

Fern Energy Limited ("Fern ") has an agreement with Z Energy Limited and Z Energy 2015 Limited (together, "Z"), under which Fern may make Z Business fuel cards available to its shareholders on certain terms and conditions.

By signing or using your Z Business fuel card, you agree to comply with and be bound by: the Z Business Terms and Conditions (available at https://business.z.co.nz/z-business-terms-andconditions); and these terms and conditions, which may be amended by Fern from time to time ("Terms and Conditions"). Under these Terms and Conditions, Fern has limited and excluded various liabilities. You agree that those limitations and exclusions shall also apply to you for the benefit of Fern and Z To the extent of any inconsistency between the Z Business Terms and Conditions and these Terms and Conditions, these Terms and Conditions will prevail over the Z Business Terms and Conditions.

Terms and Conditions:

- 1. You are not permitted to use your Z Business fuel card to purchase Lotto and Instant Kiwi products.
- 2. You must pay for all purchases made using your Z Business fuel card whether or not they are authorised by you and you acknowledge that Z will invoice Fern for such purchases.
- Unless precluded by legislation, you must pay any government rates, taxes or charges (excluding GST) which now are, or which in the future may be, imposed or charged upon your use of Z Business transactions, whether or not you are primarily liable for the impost or charge.
- You authorise Fern to debit all amounts owing in relation to your Z Business fuel card, from your Fern Card account, including all applicable fees.
- 5. Purchases made using your Z Business fuel card will not qualify for a benefit under any loyalty arrangements that Z has with any other person, including Fly Buys or Airpoints.
- 6. Fern or Z may cancel your Z Business fuel card at any time without notice. You must immediately return your Z Business fuel card to Fern if it is cancelled or if requested by Fern.
- You agree that Fern is not responsible if Z or a merchant refuses to accept your Z Business fuel card at any time, for Z or a merchant's inability to supply any goods or services you require at any particular time or place.
- 8. To the extent permitted by law, Fern excludes all liability it may have in relation to:
 - 8.1 All goods and services purchased using your Z Business fuel card;
 - 8.2 The actions or inactions of Z and merchants:
 - 8.3 Any unauthorised use of your Z Business fuel card; and
 - 8.4 Anything else related to your Z Business fuel card.
 - You are entitled to the benefit of the relevant guarantees set out in the Consumer Guarantees Act 1993.
- 10. If your Card or your PIN is lost, stolen or likely to be misused you must immediately notify Fern by calling 0800 200 600.
- 11. Fern may vary these Terms and Conditions at any time and will give you notice in writing of any variation.

FERN LIMITED TERMS AND CONDITIONS

By completing this application for a Fern account, the Applicant agrees to become an account holder ("Customer") of Fern Energy Limited ("Fern") on the following terms and conditions ("Terms"):

- 1. The Customer acknowledges that this Fern account is not transferable and that the Customer's rights and obligations under these Terms cannot be assigned without Fern's prior written consent.
- Where the Customer is a company, a trust, an incorporated society or a partnership, any change in the legal or beneficial ownership of the Customer which results in a change in the effective management or control of the Customer is deemed to be an assignment of the Customer's rights and obligations under these Terms and shall require the prior written consent of Fern.
- Until Fern receives a full payment of all moneys owing howsoever by the Customer and the Customer has satisfied all of its other obligations under these Terms:
 - 3.1 Fern retains ownership of all goods supplied by it to the Customer
 - 3.2 The Customer grants Fern a security interest in all goods purchased by the Customer using the Customer's Fern account (together "the Goods"); and
 - 3.3 The Customer has the authority to deal with the Goods solely in the ordinary course of business and shall not purport to give security over them to any other person. The Customer shall hold all proceeds of sale of the Goods separately from the Customer's moneys as a fiduciary in trust for Fern. If any event occurs which in Fern's
 - opinion adversely affects the Customer's ability to pay all moneys howsoever owing, payment of all moneys shall become due and the Customer's authority to deal with Goods is cancelled. Fern may immediately without notice take any action it considers necessary to take possession of the Goods (including without limitation entry onto the land and premises of the Customer regardless of whether or not an occupier is present) without thereby incurring any liability to the Customer.
- Clause 3 of these Terms creates a security interest in all present and after acquired Goods and their proceeds. At Fern's request, the Customer shall promptly execute all documents and do anything else reasonably required by Fern to ensure that the security interest created under clause 3 constitutes a perfected security interest in the Goods and their proceeds which will take priority over all other security interests in them. The Customer waives any right it has to receive a copy of a Verification Statement under the Personal Property Securities Act 1999. Fern may apportion payments to any of the Customer's outstanding accounts as it sees fit.
- All Goods shall be purchased at prices prevailing at the time the Goods are despatched.
- To the extent permitted by law, Fern excludes all liability it may have in relation to the quality of any Goods supplied using the Customer's Fern account and for any loss or damage suffered by the Customer as a result of the Customer's incorrect use or storage of any Goods supplied to the Customer by Fern. All risk in the Goods shall pass to the Customer on delivery notwithstanding that title has not passed.
- The Customer acknowledges that where any Goods are purchased by the Customer for any business use or purpose other than for personal, domestic, or household use or consumption, the provisions of the Customer Guarantees Act 1993 will not apply to the supply of those Goods.
- Fern will prepare and send a separate statement for each Fern account held by the Customer, unless previously arranged.
- Payment of accounts shall be due on the 20th of the month following delivery. Fern will send the Customer a statement setting out the amount due each month.
- 10. Interest will be charged by Fern on overdue accounts in which case the Customer shall pay to Fern such interest calculated at the default interest rate of 24% per annum (or such rate as Fern may from time to time determine, as advertised on its website) on any outstanding balance on the Customer's account (excluding interest) not received by Fern by the 20th of the month following purchase. Such interest shall be calculated on the amount outstanding on a daily basis.
- 11. All other claims regarding Goods supplied shall be made within ten (10) days of receipt of invoice. In the absence of any such enquiry or claim the Customer shall be taken to accept that the invoice is correct and that the Goods specified have been delivered as described and in good condition
- 12. The Customer shall be liable for all costs of collection and legal fees incurred by Fern in recovering overdue amounts.
- 13. Fern reserves the right to vary these Terms from time to time. The variation will become effective on notification to the Customer. This shall be deemed to be on the day after the date of posting to the Customer of the notification properly addressed to the last address of the Customer known to Fern.
- 14. Fern is required to verify the identity of its customers and conduct other customer due diligence under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 ("AML/CFT Act"). The Customer and each Guarantor agrees to provide any information requested by Fern in order to comply with such obligations and agrees to tell Fern if any information changes or is no longer true and complete.
- 15. The Customer, and each guarantor of the Customer ("Guarantor"), authorises Fern to obtain, exchange, hold and use personal information about them (including personal information about their directors or trustees) for the purposes of determining eligibility for credit, supplying goods and services, enforcing debt and legal obligations, undertaking initial and ongoing customer due diligence and monitoring in accordance with the AML/CFT Act and for any marketing and administration purposes. The Customer, and each Guarantor, understands that Fern may use credit reporting services (such as Veda's credit reporting services) to credit check them and customer due diligence services (including electronic-based services from a third party) to verify their identity and conduct any other customer due diligence required under the AML/CFT Act and accepts that when Fern uses such services:
 - 15.1 The credit reporter (eg Veda) or other third party (in each case a "Service Provider") will exchange information about them for that purpose and the Service Provider may hold that information on its system and use it to provide their credit reporting or customer due diligence service (as the case may be) to other customers of the Service Provider;
 - 15.2 Fern may use the Service Provider's services in the future for purposes related to the provision of credit or any other authorised purpose (including ongoing customer due diligence). This may include using the Service Provider's monitoring services to receive updates if any of the information held about the Customer or Guarantor changes; and
 - 15.3 If they default in their payment obligations to Fern, information about that default may be given to credit reporters (eg Veda) and credit reporters may give information about that default to its other customers; and
 - 15.4 Fern due diligence obligations under the AML/CFT Act extend to your beneficial owners and to each person acting on behalf of you. You represent that you have obtained the consent of all such people for Fern to carry out due diligence on them also, as contemplated by these Terms.

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