

# InteractCard Australia – Terms & Conditions of Trade

## 1. Definitions

- 1.1 "InteractCard" means InteractCard Australia, its successors or assigns or any person acting on behalf of and with the authority of InteractCard Australia.
- 1.2 "Customer" means the person's buying the Goods as specified in any invoice, document or order, and if there is more than one Customer is a reference to each Customer jointly and severally.
- 1.3 "Goods" means all Goods or Services supplied by InteractCard to the Customer at the Customer's request from time to time (where the context so permits the terms "Goods" or "Services" shall be interchangeable for the other).
- 1.4 "Price" means the Price payable for the Goods as agreed between InteractCard and the Customer in accordance with clause 4 below.

## 2. Acceptance

- 2.1 The Customer is taken to have exclusively accepted and is immediately bound, jointly and severally, by these terms and conditions if the Customer places an order for or accepts delivery of the Goods.
- 2.2 These terms and conditions may only be amended with InteractCard's consent in writing and shall prevail to the extent of any inconsistency with any other document or agreement between the Customer and InteractCard.

## 3. Change in Control

- 3.1 The Customer shall give InteractCard not less than fourteen (14) days prior written notice of any proposed change of ownership of the Customer and/or any other change in the Customer's details (including but not limited to, changes in the Customer's name, address, contact phone or fax number/s, or business practice). The Customer shall be liable for any loss incurred by InteractCard as a result of the Customer's failure to comply with this clause.

## 4. Price and Payment

- 4.1 At InteractCard's sole discretion the Price shall be either:  
(a) as indicated on any invoice provided by InteractCard to the Customer; or  
(b) InteractCard's quoted price (subject to clause 4.2) which will be valid for the period stated in the quotation or otherwise for a period of thirty (30) days.
- 4.2 InteractCard reserves the right to change the Price if a variation to InteractCard's quotation is requested. Any variation from the plan of scheduled Services or specifications of the Goods (including, but not limited to, any variation as a result of fluctuations in currency exchange rates or increases to InteractCard in the cost of taxes, levies, materials and labour) will be charged for on the basis of InteractCard's quotation and will be shown as variations on the invoice.
- 4.3 At InteractCard's discretion a deposit may be required.
- 4.4 Time for payment for the Goods being of the essence, the Price will be payable by the Customer on the date/s determined by InteractCard, which may be:  
(a) on delivery of the Goods;  
(b) before delivery of the Goods;  
(c) payment for approved Customer's shall be due thirty (30) days following the date of the invoice;  
(d) the date specified on any invoice or other form as being the date for payment; or  
(e) failing any notice to the contrary, the date which is seven (7) days following the date of any invoice given to the Customer by InteractCard.
- 4.5 Payment may be made by cash, cheque, bank cheque, electronic/on-line banking, credit card plus a surcharge of up to three percent (3%) of the Price, or by any other method as agreed to between the Customer and InteractCard.
- 4.6 Unless otherwise stated the Price does not include GST. In addition to the Price the Customer must pay to InteractCard an amount equal to any GST InteractCard must pay for any supply by InteractCard under this or any other agreement for the sale of the Goods. The Customer must pay GST, without deduction or set off of any other amounts, at the same time and on the same basis as the Customer pays the Price. In addition the Customer must pay any other taxes and duties that may be applicable in addition to the Price except where they are expressly included in the Price.

## 5. Delivery of Goods

- 5.1 Delivery ("Delivery") of the Goods is taken to occur at the time that InteractCard (or InteractCard's nominated carrier) delivers the Goods to the Customer's nominated address even if the Customer is not present at the address.
- 5.2 At InteractCard's sole discretion the cost of delivery is in addition to the Price.
- 5.3 The Customer must take delivery by receipt or collection of the Goods whenever and wherever possible. In the event that the Customer is unable to take delivery of the Goods as arranged then InteractCard shall be entitled to charge a reasonable fee for redelivery and/or storage.
- 5.4 Delivery of the Goods to a third party nominated by the Customer is deemed to be delivery to the Customer for the purposes of this agreement.
- 5.5 InteractCard may deliver the Goods in separate instalments. Each separate instalment shall be invoiced and paid in accordance with the provisions in these terms and conditions.
- 5.6 Any time or date given by InteractCard to the Customer is an estimate only. The Customer must still accept delivery of the Goods even if late and InteractCard will not be liable for any loss or damage incurred by the Customer as a result of the delivery being late.

## 6. Risk

- 6.1 Risk of damage to or loss of the Goods passes to the Customer on Delivery and the Customer must insure the Goods on or before Delivery.
- 6.2 If any of the Goods are damaged or destroyed following delivery but prior to ownership passing to the Customer, InteractCard is entitled to receive all insurance proceeds payable for the Goods. The production of these terms and conditions by InteractCard is sufficient evidence of InteractCard's rights to receive the insurance proceeds without the need for any person dealing with InteractCard to make further enquiries.

## 7. Title

- 7.1 InteractCard and the Customer agree that ownership of the Goods shall not pass until:  
(a) the Customer has paid InteractCard all amounts owing to InteractCard; and  
(b) the Customer has met all of its other obligations to InteractCard.
- 7.2 Receipt by InteractCard of any form of payment other than cash shall not be deemed to be payment until that form of payment has been honoured, cleared or recognised.
- 7.3 It is further agreed that:  
(a) until ownership of the Goods passes to the Customer in accordance with clause 7.1 that the Customer is only a bailee of the Goods and must return the Goods to InteractCard on request;  
(b) the Customer holds the benefit of the Customer's insurance of the Goods on trust for InteractCard and must pay to InteractCard the proceeds of any insurance in the event of the Goods being lost, damaged or destroyed;  
(c) the Customer must not sell, dispose, or otherwise part with possession of the Goods other than in the ordinary course of business and for market value. If the Customer sells, disposes or parts with possession of the Goods then the Customer must hold the proceeds of any such act on trust for InteractCard and must pay or deliver the proceeds to InteractCard on demand;  
(d) the Customer should not convert or process the Goods or intermix them with other goods but if the Customer does so then the Customer holds the resulting product on trust for the benefit of InteractCard and must sell, dispose of or return the resulting product to InteractCard as it so directs.  
(e) the Customer irrevocably authorises InteractCard to enter any premises where InteractCard believes the Goods are kept and recover possession of the Goods.  
(f) InteractCard may recover possession of any Goods in transit whether or not delivery has occurred.  
(g) the Customer shall not charge or grant an encumbrance over the Goods nor grant nor otherwise give away any interest in the Goods while they remain the property of InteractCard.  
(h) InteractCard may commence proceedings to recover the Price of the Goods sold notwithstanding that ownership of the Goods has not passed to the Customer.

## 8. Customer's Disclaimer

- 8.1 The Customer hereby disclaims any right to rescind, or cancel any contract with InteractCard or to sue for damages or to claim restitution arising out of any inadvertent misrepresentation made to the Customer by InteractCard

and the Customer acknowledges that the Goods are bought relying solely upon the Customer's skill and judgement.

## Personal Property Securities Act 2009 ("PPSA")

In this clause financing statement, financing change statement, security agreement, and security interest has the meaning given to it by the PPSA. Upon assenting to these terms and conditions in writing the Customer acknowledges and agrees that these terms and conditions constitute a security agreement for the purposes of the PPSA and creates a security interest in all Goods that have previously been supplied and that will be supplied to the Customer by InteractCard to the Customer.

The Customer undertakes to:  
(a) promptly sign any further documents and/or provide any further information (such information to be complete, accurate and up-to-date in all respects) which InteractCard may reasonably require to;

- (i) register a financing statement or financing change statement in relation to a security interest on the Personal Property Securities Register;  
(ii) register any other document required to be registered by the PPSA; or  
(iii) correct a defect in a statement referred to in clause 9.3(a)(i) or 9.3(a)(ii);

(b) indemnify, and upon demand reimburse, InteractCard for all expenses incurred in registering a financing statement or financing change statement on the Personal Property Securities Register established by the PPSA or releasing any Goods charged thereby;

- (c) not register a financing change statement in respect of a security interest without the prior written consent of InteractCard;  
(d) not register, or permit to be registered, a financing statement or a financing change statement in relation to the Goods in favour of a third party without the prior written consent of InteractCard;  
(e) immediately advise InteractCard of any material change in its business practices of selling the Goods which would result in a change in the nature of proceeds derived from such sales.

InteractCard and the Customer agree that sections 96, 115 and 125 of the PPSA do not apply to the security agreement created by these terms and conditions.

The Customer waives their rights to receive notices under sections 95, 118, 121(4), 130, 132(3)(d) and 132(4) of the PPSA.

The Customer waives their rights as a grantor and/or a debtor under sections 142 and 143 of the PPSA.

Unless otherwise agreed to in writing by InteractCard, the Customer waives their right to receive a verification statement in accordance with section 157 of the PPSA.

The Customer must unconditionally ratify any actions taken by InteractCard under clauses 9.3 to 9.5.

Subject to any express provisions to the contrary nothing in these terms and conditions is intended to have the effect of contracting out of any of the provisions of the PPSA.

## Security and Charge

In consideration of InteractCard agreeing to supply the Goods, the Customer charges all of its rights, title and interest (whether joint or several) in any land, realty or other assets capable of being charged, owned by the Customer either now or in the future, to secure the performance by the Customer of its obligations under these terms and conditions (including, but not limited to, the payment of any monies).

The Customer indemnifies InteractCard from and against all InteractCard's costs and disbursements including legal costs on a solicitor and own client basis incurred in exercising InteractCard's rights under this clause.

The Customer irrevocably appoints InteractCard and each director of InteractCard as the Customer's true and lawful attorney/s to perform all necessary acts to give effect to the provisions of this clause 10 including, but not limited to, signing any document on the Customer's behalf.

## Defects, Warranties and Returns, Competition and Consumer Act 2010 (CCA)

The Customer must inspect the Goods on delivery and must within seven (7) days of delivery notify InteractCard in writing of any evident defect, damage, shortage in quantity, or failure to comply with the description or quote. The Customer must notify any other alleged defect in the Goods as soon as reasonably possible after any such defect becomes evident. Upon such notification the Customer must allow InteractCard to inspect the Goods.

Under applicable State, Territory and Commonwealth Law (including, without limitation the CCA), certain statutory implied warranties and conditions are excluded without limitation, the statutory warranties under the CCA may be implied into these terms and conditions (**Non-Excluded Guarantees**).

InteractCard acknowledges that nothing in these terms and conditions purports to modify or exclude the Non-Excluded Guarantees.

Except as expressly set out in these terms and conditions or in respect of the Non-Excluded Guarantees, InteractCard makes no warranties or other representations under these terms and conditions including but not limited to the quality or suitability of the Goods. InteractCard's liability in respect of these warranties is limited to the fullest extent permitted by law.

If the Customer is a consumer within the meaning of the CCA, InteractCard's liability is limited to the extent permitted by section 64A of Schedule 2.

If InteractCard is required to replace the Goods under this clause or the CCA, but is unable to do so, InteractCard may refund any money the Customer has paid for the Goods.

If the Customer is not a consumer within the meaning of the CCA, InteractCard's liability for any defect or damage in the Goods is:  
(a) limited to the value of any express warranty or warranty card provided to the Customer by InteractCard at InteractCard's sole discretion;  
(b) limited to any warranty to which InteractCard is entitled, if InteractCard did not manufacture the Goods;  
(c) otherwise negated absolutely.

Subject to this clause 11, returns will only be accepted provided that:  
(a) the Customer has complied with the provisions of clause 11.1; and  
(b) InteractCard has agreed that the Goods are defective; and  
(c) the Goods are returned within a reasonable time at the Customer's cost (if that cost is not significant); and  
(d) the Goods are returned in as close a condition to that in which they were delivered as is possible.

Notwithstanding clauses 11.1 to 11.8 but subject to the CCA, InteractCard shall not be liable for any defect or damage which may be caused or partly caused by or arise as a result of:  
(a) the Customer failing to properly maintain or store any Goods;  
(b) the Customer using the Goods for any purpose other than that for which they were designed;  
(c) the Customer continuing the use of any Goods after any defect became apparent or should have become apparent to a reasonably prudent operator or user;

(d) the Customer failing to follow any instructions or guidelines provided by InteractCard;  
(e) fair wear and tear, any accident, or act of God.

Notwithstanding anything contained in this clause if InteractCard is required by a law to accept a return then InteractCard will only accept a return on the conditions imposed by that law.

## Intellectual Property

Where InteractCard has designed, drawn or developed Goods for the Customer, then the copyright in any designs and drawings and documents shall remain the property of InteractCard.

The Customer warrants that all designs, specifications or instructions given to InteractCard will not cause InteractCard to infringe any patent, registered design or trademark in the jurisdiction of the Customer's order and the Customer agrees to indemnify InteractCard against any action taken by a third party against InteractCard in respect of any such infringement.

## Default and Consequences of Default

InteractCard on overdue invoices shall accrue daily from the date when payment becomes due, until the date of payment, at a rate of two and a half percent (2.5%) per calendar month and at InteractCard's sole discretion such interest shall compound monthly at such a rate) after as well as before any judgment.

If the Customer owes InteractCard any money the Customer shall indemnify InteractCard from and against all costs and disbursements incurred by InteractCard in recovering the debt (including but not limited to internal administration fees, legal costs on a solicitor and own client basis, InteractCard's collection agency costs, and bank dishonour fees).

Without prejudice to any other remedies InteractCard may have, if at any time the Customer is in breach of any obligation (including those relating to payment) under these terms and conditions InteractCard may suspend or terminate the supply of Goods to the Customer. InteractCard will not be liable to the Customer for any loss or damage the Customer suffers because InteractCard has exercised its rights under this clause.

Without prejudice to InteractCard's other remedies at law InteractCard shall be entitled to cancel all or any part of any order of the Customer which remains unfulfilled and all amounts owing to InteractCard shall, whether or not due for payment, become immediately payable if:  
(a) any money payable to InteractCard becomes overdue, or in InteractCard's opinion the Customer will be unable to make a payment when it falls due;

(b) the Customer becomes insolvent, convenes a meeting with its creditors or proposes or enters into an arrangement with creditors, or makes an assignment for the benefit of its creditors; or  
(c) a receiver, manager, liquidator (provisional or otherwise) or similar person is appointed in respect of the Customer or any asset of the Customer.

## Cancellation

InteractCard may cancel any contract to which these terms and conditions apply or cancel delivery of Goods at any time before the Goods are delivered or give written notice to the Customer. On giving such notice InteractCard shall repay to the Customer any money paid by the Customer for the Goods. InteractCard shall not be liable for any loss or damage whatsoever arising from such cancellation.

In the event that the Customer cancels delivery of Goods the Customer shall be liable for any and all loss incurred (whether direct or indirect) by InteractCard as a direct result of the cancellation (including, but not limited to, any loss of profits).

## Privacy Act 1988

The Customer agrees for InteractCard to obtain from a credit reporting agency a credit report containing personal credit information about the Customer in relation to credit provided by InteractCard.

The Customer agrees that InteractCard may exchange information about the Customer with those credit providers either named as trade referees by the Customer or named in a consumer credit report issued by a credit reporting agency for the following purposes:  
(a) to assess an application by the Customer; and/or  
(b) to notify other credit providers of a default by the Customer; and/or  
(c) to exchange information with other credit providers as to the status of this credit account, where the Customer is in default with other credit providers; and/or  
(d) to assess the creditworthiness of the Customer.

The Customer understands that the information exchanged can include anything about the Customer's creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act 1988.

The Customer consents to InteractCard being given a consumer credit report to collect overdue payment on commercial credit (Section 18K(1)(h) Privacy Act 1988).

The Customer agrees that personal credit information provided may be used and retained by InteractCard for the following purposes (and for other purposes as shall be agreed between the Customer and InteractCard or required by law):  
(a) the provision of Goods; and/or  
(b) the marketing of Goods by InteractCard, its agents or distributors; and/or  
(c) analysing, verifying and/or checking the Customer's credit, payment and/or status in relation to the provision of Goods; and/or  
(d) processing of any payment instructions, direct debit facilities and/or credit facilities requested by the Customer; and/or  
(e) acting as the operator of the Customer's account and/or the collection of amounts outstanding in the Customer's account in relation to the Goods.

InteractCard may give information about the Customer to a credit reporting agency for the following purposes:  
(a) to obtain a consumer credit report about the Customer;  
(b) to allow the credit reporting agency to create or maintain a credit information file containing information about the Customer.

The information given to the credit reporting agency may include:  
(a) personal particulars (the Customer's name, sex, address, previous addresses, date of birth, name of employer and driver's licence number);  
(b) details concerning the Customer's application for credit or commercial credit; and/or  
(c) advice that InteractCard is a current credit provider to the Customer;  
(d) advice of any overdue accounts, loan repayments, and/or any outstanding monies owing which are overdue by more than sixty (60) days, and for which debt collection action has been started;

(e) that the Customer's overdue accounts, loan repayments and/or any outstanding monies are no longer overdue in respect of any default that has been listed;  
(f) information that, in the opinion of InteractCard, the Customer has committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with the Customer's credit obligations);  
(g) advice that cheques drawn by the Customer for one hundred dollars (\$100) or more, have been dishonoured more than once;

(h) that credit provided to the Customer by InteractCard has been paid or otherwise discharged.

## Unpaid Seller's Rights

Where the Customer has left any item with InteractCard for repair, modification, exchange or for InteractCard to perform any other service in relation to the item and InteractCard has not received or been tendered the whole of any monies owing to it by the Customer, InteractCard shall have, until all monies owing to InteractCard are paid:  
(a) a lien on the item; and  
(b) the right to retain or sell the item, such sale to be undertaken in accordance with any legislation applicable to the sale or disposal of uncollected goods.

The lien of InteractCard shall continue despite the commencement of proceedings, judgment for any monies owing to InteractCard having been obtained against the Customer.

## General

The failure by InteractCard to enforce any provision of these terms and conditions shall not be treated as a waiver of that provision, nor shall it affect InteractCard's right to subsequently enforce that provision. If any provision of these terms and conditions shall be invalid, void, illegal or unenforceable the validity, existence, legality and enforceability of the remaining provisions shall not be affected, prejudiced or impaired.

These terms and conditions and any contract to which they apply shall be governed by the laws of Victoria in which InteractCard has its principal place of business, and are subject to the jurisdiction of the courts in that state.

Subject to clause 1 InteractCard shall be under no liability whatsoever to the Customer for any indirect and/or consequential loss and/or expense (including loss of profit) suffered by the Customer arising out of a breach by InteractCard of these terms and conditions (alternatively InteractCard's liability shall be limited to damages which under no circumstances shall exceed the Price of the Goods).

The Customer shall not be entitled to set off against, or deduct from the Price, any sums owed or claimed to be owed to the Customer by InteractCard nor to withhold payment of any invoice because part of that invoice is in dispute.

InteractCard may license or sub-contract all or any part of its rights and obligations without the Customer's consent.

The Customer agrees that InteractCard may amend these terms and conditions at any time. If InteractCard makes a change to these terms and conditions, then that change will take effect from the date on which InteractCard notifies the Customer of such change. The Customer will be taken to have accepted such changes if the Customer makes a further request for InteractCard to provide Goods to the Customer.

Neither party shall be liable for any default due to any act of God, war, terrorism, riot, strike, industrial action, fire, flood, storm or other event beyond the reasonable control of either party.

The Customer warrants that it has the power to enter into this agreement and has obtained all necessary authorisations to allow it to do so, it is not insolvent and that this agreement creates binding and valid legal obligations on it.