



G Fox (Pty) Ltd
 Trading Agent of BIDVEST COMMERCIAL PRODUCTS (PTY) LTD
 Company Reg. No. 2002/031805/07

APPLICATION FOR CREDIT

(INCLUDING DEED OF SURETYSHIP)



MEMBER OF THE BIDVEST GROUP

INDUSTRY / SECTOR TYPE					
Industrial End User	<input type="checkbox"/>	Industrial Reseller	<input type="checkbox"/>	Construction & Mining	<input type="checkbox"/>
Bidvest	<input type="checkbox"/>	Food/Haccp (dairy, meat, fruit, maize)	<input type="checkbox"/>	Automotive & Logistics	<input type="checkbox"/>
Services-Labour Brokers	<input type="checkbox"/>	DIY	<input type="checkbox"/>	Exports	<input type="checkbox"/>
Schools & Universities	<input type="checkbox"/>	Government	<input type="checkbox"/>	Contract Cleaning	<input type="checkbox"/>

Location Segment:.....

Representative

APPLICATION FOR CREDIT FACILITIES INCORPORATING DEED/S OF SURETYSHIP

N.B. This document consists of 4 pages

A. CONFIDENTIAL

FULL NAME OF "THE APPLICANT"

TRADE NAME/STYLE OF APPLICANT

P O BOX TOWN CODE

TEL FAX

PHYSICAL / DELIVERY ADDRESS

SUBURB TOWN CO/CC NUMBER

REGISTERED OFFICE OF Co/cc ID No

SOLE OWNER PARTNERSHIP (PTY) LTD CC TRUST

PERSON RESPONSIBLE FOR ACCOUNT E-MAIL ADDRESS

PERSON RESPONSIBLE FOR BUYING E-MAIL ADDRESS

YEAR COMMENCED BUSINESS VAT Reg. No.

NAME AND ADDRESS OF AUDITORS

NAME OF ACCOUNT

BANKERS BRANCH

ACCOUNT NO DATE A/C OPENED

TRADE REFERENCES

FOR OFFICE USE

1) <input style="width: 90%;" type="text"/> 2) <input style="width: 90%;" type="text"/> 3) <input style="width: 90%;" type="text"/> 4) <input style="width: 90%;" type="text"/>	TEL <input style="width: 90%;" type="text"/> <input style="width: 90%;" type="text"/> <input style="width: 90%;" type="text"/> <input style="width: 90%;" type="text"/>	<input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/>
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FULL NAME	HOME ADDRESS	ID NUMBER	TELEPHONE
Owner/Director 1)			Tel Cell
Partner 2)			Tel Cell
Manager 3)			Tel Cell
Other 4)			Tel Cell

ARE YOU SUBJECT TO A DEBT RE-ARRANGEMENT IN TERMS OF THE NATIONAL CREDIT ACT?

IF YES, GIVE DETAILS

WE RESERVE OUR RIGHTS TO REQUEST FURTHER INFORMATION AS MAY BE REQUIRED TO ASSESS YOUR CREDIT WORTHINESS.

FOR COMPANIES / CLOSE CORPORATIONS

NETT ASSET VALUE OF YOUR BUSINESS? > R1 000 000 < R1 000 000 > R2 000 000 < R2 000 000

IS ANNUAL TURNOVER GREATER THAN R1 000 000? YES NO OR GREATER THAN R2 000 000? YES NO

CREDIT LIMIT REQUESTED: R (FOR ASSESSMENT PURPOSES ONLY AND DOES NOT FORM PART OF THIS CONTRACT)

N.B. PLEASE NOTE OUR CREDIT TERMS ARE 30 DAYS NETT OF DATE OF MONTHLY STATEMENT.

ANY ADDITIONAL INFORMATION WHICH MAY BE OF ASSISTANCE

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COMPLIANCE WITH THE CONSUMER PROTECTION ACT

In terms of Section 49 of the Consumer Protection Act, which requires notice to be given to a consumer with regard to the limitation of liability of the supplier, assumption of liability by the consumer, indemnification by the consumer and acknowledgement of any fact by the consumer, notice is hereby given in respect of the following clauses in this Application for Credit and Terms and Conditions of Sale; set out in bold below and the Applicant indicates acknowledgement of these terms by its/his/her signature hereunder:

B1, B3.1, B3.2, B4, DEED OF SURETYSHIP, C3, C5, C6, C7.1, C7.2, C8, C9, C10, C11, C12, C13, C14, C15, C16, C17, C18, C19, C20, C21, C22, C23, C 24, C25, C26, C27 and C28.

SIGNED..... (by/for and on behalf of the Applicant)

- B. THE APPLICANT or its duly authorised agent applies for credit facilities with THE CREDITOR (Bidvest Commercial Products (Pty) Limited) and in making this application THE APPLICANT (as well as any surety for THE APPLICANT - whose signature appears below) irrevocably accepts the following terms and conditions.
1. A certificate signed by any manager or any director of THE CREDITOR reflecting the amount owing by THE APPLICANT to THE CREDITOR at any time and the fact that such amount is due, owing and unpaid shall be prima facie proof (proof that stands unless successfully challenged) of THE APPLICANT'S indebtedness to the Creditor, for the purpose of any action (whether by way of provisional sentence or otherwise), proof of debt or insolvency or for any other purpose whatsoever where the amount owing by THE APPLICANT to THE CREDITOR must be established and THE APPLICANT shall be required to prove that such amount is not owing and/or due and unpaid.
2. THE CREDITOR shall be entitled but not obliged to charge interest calculated monthly in arrears on any amount due to it by the Applicant at a rate of 2,5% above the prime overdraft rate of THE CREDITOR'S Bankers from time to time or at the maximum rate permissible in terms of the National Credit Act (if this rate is the lower rate), at the choice of THE CREDITOR.
3.1 No claim shall be recognised by THE CREDITOR unless lodged within 5 (five) days after the receipt of the goods or completion of the services by THE CREDITOR. The Applicant shall be prevented from lodging any claim in respect of discrepancies between goods charged and goods delivered, unless the Applicant has specified on the delivery note, the nature of the discrepancy
3.2 Notwithstanding the terms of clause 3.1 above, THE CREDITOR shall be entitled, but not obliged, whether legal action has commenced or not, to submit any dispute between the parties to arbitration. The arbitration shall be held in the town/city of the main business address of THE CREDITOR within 60 (sixty) days after it has been demanded before a mutually agreed person and, failing agreement, to be selected by the Director of the Gauteng Legal Practice Council. The arbitration shall be held in a prompt manner and the strict rules of evidence shall not apply. The arbitrator shall decide on the issues of pleadings and discovery but shall do so on the basis that the matter is to be finalised promptly and brought to arbitration within a 60 (sixty) day period and in an informal manner. The arbitrator shall decide the matter submitted to him/her according to what he/she considers just and equitable in the circumstances and the strict rules of law need not be observed or considered by him/her in arriving at a decision. The parties agree that the decision of the arbitrator shall be binding on each of them and the arbitrator shall be entitled to make an order for costs and his/her decision shall be made an Order of any Court having jurisdiction should it be necessary to execute the arbitrator's decision/order. The arbitrator's decision shall further be final and binding upon the parties
4. In the event of THE APPLICANT defaulting in making payment of any amounts on due date or should THE APPLICANT commit an act of insolvency as envisaged in terms of the Insolvency Act, 24 of 1936 (as amended) and/or should THE APPLICANT be placed into liquidation (either provisionally or finally), or should THE APPLICANT be sequestrated (either provisionally or finally) or should THE APPLICANT be placed into judicial management (either provisionally or finally), then the whole balance outstanding to THE CREDITOR including both capital and interest will immediately become due and payable

DEED OF SURETYSHIP

I, by my signature hereto (which appears below) do, in addition to my signature of this document elsewhere representing THE APPLICANT, hereby bind myself in my private and individual capacity as surety for and co-principal debtor in solidum with THE APPLICANT (I have the same liability as THE CREDITOR) in favour of THE CREDITOR for the due performance of any obligation of THE APPLICANT and for the payment to THE CREDITOR by THE APPLICANT of any amounts which may at any time become owing to THE CREDITOR by THE APPLICANT from whatsoever cause arising and including, but without limiting the generality of the foregoing, any claims for damages and actions against THE APPLICANT acquired by way of cession. This suretyship shall be a continuing covering guarantee/surety which may only be cancelled, in writing, by THE CREDITOR and then only, provided that all sums owing by THE APPLICANT (whether due or not) to THE CREDITOR have been paid in full. I hereby renounce the benefits of the legal exceptions "Non causa Debiti (onus is placed on the debtor to prove the absence of the cause of a debt)", "Ordinis Seu Excussionis Et Divisionis (entitles the creditor to claim payment from the surety without first proceeding against the principal debtor)" and "Cession of Action (the right of a debtor to demand cession of a creditor's rights against the principal debtor or another surety before making payment in full of the debt owing to the creditor)", the meaning of which I understand. I furthermore bind myself irrevocably (without the possibility of change) to all of the terms and conditions of clauses 1., 2., 3., 4., and 24 hereof. I agree that the amount recoverable from me in terms of this suretyship shall, notwithstanding anything to the contrary herein and, in particular, notwithstanding the reference to a credit limit in Section A above, be the full amount owing by THE APPLICANT to THE CREDITOR at any time and not be limited as to the amount or in any other manner whatever.

I acknowledge that in the event of THE APPLICANT being a proprietorship, partnership, a company, or a close corporation and converting from a proprietorship, partnership, or company to a close corporation or from a proprietorship, partnership, or a close corporation to a company at any time hereafter, as the case may be, I shall nevertheless remain bound as a surety and co-principal in terms of this application for credit.

I furthermore agree that if more than one person has appended his signature hereto, separate, distinct, and independent contracts of suretyship/guarantee shall come into existence in respect of each separate signatory hereto. If for any reason this suretyship/guarantee is not binding (for whatsoever reason) on any one signatory then the obligations of the remaining signatories shall nevertheless be and remain of full force and effect.

SIGNED AT.....ON THIS.....DAY OF 20.....

..... AS SURETY & CO-PRINCIPAL DEBTOR

C. FURTHER TERMS AND CONDITIONS OF SALE

- 1. THE APPLICANT and I (the signatory at Page 4 hereof) hereby choose Domicilium Citandi et Executandi (the address on which THE APPLICANT authorises service of legal notices and legal proceedings on it) for all purposes arising out of this application and Deed of Suretyship at the address stipulated at paragraph A of page 2 hereof.
2. THE APPLICANT and I undertake to notify THE CREDITOR forthwith in writing of any change of address as envisaged in clause C1 above.
3. If THE APPLICANT fails to object to any item appearing on THE CREDITOR'S statement of account within fourteen days of date of the despatch of the statements, THE CREDITOR'S accounts shall be deemed to be in order.
4. Unless the context otherwise requires, the words importing the singular shall include the plural and vice versa, a natural person shall include an artificial person and vice versa and the one gender shall include the other gender and vice versa.
5. THE APPLICANT undertakes to notify THE CREDITOR, in writing, within seven days of any change in ownership of THE APPLICANT'S business, or should THE APPLICANT be a company, of its share transactions whereby the majority share holding is affected, failing which notice the entire balance owing to THE APPLICANT, whether due or not, will immediately be deemed to be due and payable by THE APPLICANT. In addition to the foregoing, THE APPLICANT acknowledges that immediately upon any change of ownership in THE APPLICANT any outstanding amount whether due or not shall be deemed to be immediately payable by THE APPLICANT to THE CREDITOR.
6. Even if THE APPLICANT has taken delivery of the goods, until THE APPLICANT has paid the purchase price in full in respect of any purchase of goods, the ownership in such goods shall remain vested in THE CREDITOR. THE CREDITOR shall, in its sole discretion, be entitled to seize and recover any such goods which have not been paid for even if payment is not yet due, in which event THE APPLICANT shall be entitled to a credit in respect of the goods so returned being the price at which the goods are sold or the value thereof as determined by THE CREDITOR. THE APPLICANT hereby waives any right it may have for a spoliation order against THE CREDITOR if THE CREDITOR takes possession of any goods.
7.1 THE APPLICANT hereby irrevocably and in Rem Suam (with irrevocable authorisation) cedes, pledges, assigns, transfers and makes over unto and in favour of THE CREDITOR, all of its right, title, interest, claim and demand in and to all claims/debts/book debts of whatsoever nature and description and howsoever arising which THE APPLICANT may now or at any time hereafter have against all and any persons, companies, corporations, firms, partnerships, associations, syndicates and other legal personae whomsoever ("THE APPLICANT'S debtors") without exception as a continuing covering security for the due payment of every sum of money which may now or at any time hereafter be or become owing by THE APPLICANT to THE CREDITOR from whatsoever cause or obligation howsoever arising which THE APPLICANT may be or become bound to perform in favour of THE CREDITOR.
7.2 Should it transpire that THE APPLICANT at any time entered into prior deeds of cession or otherwise disposed of any of the right, title, and interest in and to any of the debts which will from time to time be subject to this cession, then this cession shall operate as a cession of all THE APPLICANT'S reversionary rights. Notwithstanding the terms of the foregoing cession THE APPLICANT shall be entitled to institute action against any of its debtors provided that all sums of money which THE APPLICANT collects from its debtors shall be collected on THE CREDITOR'S behalf and provided further that THE CREDITOR shall at any time be entitled to terminate THE APPLICANT'S right to collect such monies/debts.
7.3 THE APPLICANT agrees that THE CREDITOR shall be entitled at any time or times hereafter to give notice of this cession to all or any of THE APPLICANT'S debtors.
7.4 THE APPLICANT further agrees that THE CREDITOR shall, at any time, be entitled to inspect any of THE APPLICANT'S books or records and in addition shall be entitled to take possession of such books and records (of whatsoever nature) to give effect to the terms of this cession.
8. The goods shall be regarded as having been sold "voetstoets" (at the buyer's risk without warranty against latent defects therein). No liability whatsoever shall arise furthermore on the part of THE CREDITOR for any representation or warranty made or alleged to have been made at any time in respect of the goods sold by THE CREDITOR to THE APPLICANT.
9. In the event of any order being given to THE CREDITOR on an order form reflecting THE APPLICANT'S name as the entity from which the order emanates, such order shall be deemed to have emanated from THE APPLICANT, notwithstanding the fact that such order may have been given or signed by a person not authorised by THE APPLICANT and delivery following such an order

INITIALS INITIALS INITIALS

will be deemed to be valid delivery of goods by THE CREDITOR to THE APPLICANT.

10. THE APPLICANT undertakes to pay to the Creditor all amounts payable on due date. All payments are to be made in cash and free from any conditions or preconditions of any nature whatsoever and THE APPLICANT shall not be entitled to claim set off or deduction in respect of any payment due by THE APPLICANT to THE CREDITOR for goods or services supplied.
11. THE APPLICANT shall be precluded from instituting any counterclaim which THE APPLICANT may have against the Creditor should any dispute arise between the Creditor and THE APPLICANT in respect of any terms of the agreement. THE APPLICANT will not be entitled to withhold payment of any amounts pending finalisation of any dispute.
12. Signature by THE APPLICANT or by any representative of THE APPLICANT of THE CREDITOR'S delivery note, shall be regarded as acceptance by THE APPLICANT that the goods reflected in such delivery note have been properly and completely delivered.
13. THE APPLICANT acknowledges that THE CREDITOR is not the manufacturer of the goods purchased and that neither THE CREDITOR nor any of its directors, agents or employees shall be liable for any losses or damage of whatsoever nature sustained by THE APPLICANT arising out of or in connection with any possible representation or promises regarding the quality of the goods purchased.
14. Whilst THE CREDITOR will replace all or any part of goods which are defective:-
 - 14.1 THE CREDITOR'S liability is limited to the cost of replacement of the defective goods and its decision as to whether or not the goods are defective is final and binding;
 - 14.2 the undertaking contained herein is the only undertaking given in respect of the goods and there are no other undertakings, warranties, guarantees, representations, promises or the like in regard to the goods;
 - 14.3 THE CREDITOR shall not be liable for any damages of any nature whatsoever (whether direct, indirect, or consequential) which may be caused to the customer or any other person whomsoever by reason of or arising from the defective nature of goods supplied by THE CREDITOR.
15. The risk in and to the goods shall pass from THE CREDITOR to THE APPLICANT on the date of delivery notwithstanding that ownership will not pass to THE APPLICANT until full payment of the purchase price. Delivery shall be deemed to have taken place against signature of THE CREDITOR'S delivery note, proof of posting if the goods are posted to the customer, or delivery to the South African Rail Services or Road Carrier if the goods are railed or transported by THE CREDITOR. The Post Office/South African Transport Services or Road Carrier shall act as the agent of THE APPLICANT.
16. THE CREDITOR shall, at any time, in its sole discretion, be entitled to cede all or any of its rights in terms of this application for credit facilities and deed of suretyship to any third party without prior notice to THE APPLICANT.
17. Any condonation of any breach of any of the provisions hereof or other act or relaxation, indulgence, or grace on the part of THE CREDITOR shall not in any way operate as or be deemed to be a waiver by THE CREDITOR of any rights under this contract, or be interpreted as forming a new contract, which replaces this contract.
18. Each paragraph of this Application for Credit and Terms and Conditions of is severable, and the invalidity of any part of this agreement, by reason of the provisions of the Consumer Protection Act, or any other Law, shall not affect the validity of any other part, and, insofar as possible, any provision in these terms and conditions should be interpreted in a manner which promotes the purpose and policy of the said Act.
19. This contract contains the entire agreement between the parties and any other terms thereof whether express or implied or excluded herefrom and any variations, cancellations or additions to this contract shall not be of any force or effect unless reduced to writing and signed by the parties or their duly authorised signatories.
20. Should THE APPLICANT at any time be wound up, whether provisionally or finally, (which liquidation or sequestration shall be deemed to be a material breach by THE APPLICANT) or in the event of THE APPLICANT being an individual or partnership and having his/its estate sequestrated, whether provisionally or finally, any goods delivered by THE CREDITOR to THE APPLICANT and in respect of which payment has not been made at the date of the winding up or sequestration (whether payment in respect thereof be due or not) shall immediately be returned to and recoverable by THE CREDITOR and the agreement pursuant to which such goods were sold shall be deemed to have been cancelled in respect of the goods so returnable/recoverable.
21. THE APPLICANT acknowledges that no terms contrary to the terms and conditions of this application for credit and which have been sought to be introduced by THE APPLICANT at any time shall be of any force or effect unless THE CREDITOR has, in writing, expressly and unambiguously agreed that the terms so sought to be introduced by THE APPLICANT shall apply. Without derogating from the generality of the foregoing, THE CREDITOR shall not be regarded as having so expressly agreed by virtue merely of THE CREDITOR having agreed to execute an order in which inconsistent terms have been introduced by THE APPLICANT and notwithstanding that THE CREDITOR has not rejected such inconsistent terms.
22. THE APPLICANT acknowledges that should the correct goods be supplied and delivered and should these be returned at THE APPLICANT'S request due to no fault accruing to THE CREDITOR, then such goods will be subject to a 10% handling charge which shall immediately become due and payable by THE APPLICANT. All payments and returns of goods to representatives or agents of THE CREDITOR are entirely at the risk of THE APPLICANT. Goods should be returned directly to THE CREDITOR'S place of business from where the goods were ordered.
23. THE CREDITOR does not appoint the Post Office at its agents for payments by post. All payments shall be made to THE CREDITOR'S place of business from where the goods were ordered. In the event of any payments being mislaid or lost in the post, THE APPLICANT shall still be liable to THE CREDITOR for payment.
24. The credit terms granted are, unless amended in writing by a director/manager of THE CREDITOR, 30 (thirty) days nett of date of monthly statement.
25. THE CREDITOR shall have the right to cancel any order without incurring any liability of whatever nature if for any reason the Creditor is prevented from executing the order and/or delivery of the goods or if it becomes impossible for the Creditor to perform and to effect delivery.
26. THE CREDITOR reserves the right in its sole and absolute discretion by written notice to withdraw or reduce any credit limit initially or subsequently granted to THE APPLICANT at any time and without prior notice and, furthermore, THE APPLICANT agrees that should THE CREDITOR for any reason extend credit to THE APPLICANT in excess of the credit limit granted by THE CREDITOR to THE APPLICANT, this shall not remove THE APPLICANT'S liability to THE CREDITOR for any monies outstanding by it to THE CREDITOR arising from credit extended in excess of such credit limit set by THE CREDITOR.
27. To protect both parties against fraud, THE CREDITOR notifies THE APPLICANT that it shall not change its bank details without first advising THE APPLICANT in writing of such change but THE APPLICANT agrees that it is obliged to verify such written change of THE CREDITOR's bank details with a member of THE CREDITOR'S management and THE APPLICANT further agrees that should it in any circumstances make payment of an amount owing to THE CREDITOR into an account other than that of THE CREDITOR such payment shall not discharge THE APPLICANT'S indebtedness to THE CREDITOR or any part thereof.
28. THE APPLICANT and I warrant that the information submitted above is true and correct in all respects and that all transactions between THE APPLICANT and THE CREDITOR shall be subject to the terms and conditions contained in this document which terms and conditions THE APPLICANT and I are entirely familiar.

D CONSENT CLAUSE

DISCLOSURE OF PERSONAL INFORMATION

1. THE APPLICANT understands that the personal information given herein is to be used by THE CREDITOR for the purposes of assessing his credit worthiness. THE APPLICANT confirms that the information given by him is accurate and complete. THE APPLICANT further agrees to update the information supplied, as and when necessary, in order to ensure the accuracy of the above information, failing which THE CREDITOR will not be liable for any inaccuracies.
2. THE CREDITOR and/or its duly authorised agent has THE APPLICANT'S consent at all time to contact and request information from any persons, credit bureaux or businesses, including those mentioned in this Credit Application form and to obtain any information relevant to THE APPLICANT'S credit assessment including, but not limited to, information regarding the amounts purchased from supplier's per month, length of time APPLICANT has dealt with such supplier, type of goods or services purchased and manner and time of payment.
3. THE APPLICANT agrees that information given in confidence to THE CREDITOR by a third party on THE APPLICANT will not be disclosed to THE APPLICANT
4. THE APPLICANT hereby consents to and authorises THE CREDITOR and/or its duly authorised agent at all times to furnish personal and credit information concerning THE APPLICANT'S dealings with THE CREDITOR to a credit bureau and to any third party seeking a trade reference regarding THE APPLICANT in his dealings with THE CREDITOR.
5. THE CREDITOR and/or its duly authorised agent reserves its rights to request further information as may be required to assess THE APPLICANT'S credit worthiness.
6. THE APPLICANT further consents for the purpose of THE CREDITOR assessing its credit worthiness and to enable THE CREDITOR to conduct business with THE APPLICANT in terms of Section 11 of the Protection of Personal Information Act, that THE CREDITOR may process such personal information of THE APPLICANT as may be necessary to perform these functions.

Signed by THE APPLICANT or its duly authorised agent/signatory (and by myself in my personal capacity as surety) who hereby warrants that he is authorised to sign on behalf of THE APPLICANT.

Signed at on this day of 20

before the undersigned witnesses.

Signature	1.	Full Name.....	
	2.	Full Name.....	
	3.	Full Name.....	
	4.	Full Name.....	

Signature	Full Name.....	
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.....
Representative Signature

.....
Name

.....
Number