Definitions

- 1.1 "Contract" means the terms and conditions contained herein, together with any Quotation, order, invoice or other document or amendments expressed to be supplemental to this Contract.
- 1.2 "SC" means Stone + Cabinets Online Pty Ltd T/A OneCab, its successors and assigns or any person acting on behalf of and with the authority of Stone + Cabinets Online Pty Ltd T/A OneCab.
- 1.3 "Client" means the person/s, entities or any person acting on behalf of and with the authority of the Client requesting SC to provide the Services as specified in any proposal, quotation, order, invoice or other documentation including through the OneCab and/or goCabinets website, and:
 - (a) if there is more than one Client, is a reference to each Client jointly and severally; and
 - (b) if the Client is a partnership, it shall bind each partner jointly and severally; and
 - (c) if the Client is a part of a trust, shall be bound in their capacity as a trustee; and
 - (d) includes the Client's executors, administrators, successors and permitted assigns.
- 1.4 "Goods" means all Goods or Services supplied by SC to the Client at the Client's request from time to time (where the context so permits the terms 'Goods' or 'Services' shall be interchangeable for the other).
- "Confidential Information" means information of a confidential nature whether oral, written or in electronic form including, but not limited to, this Contract, either party's intellectual property, operational information, know-how, trade secrets, financial and commercial affairs, contracts, client information (including but not limited to, "Personal Information" such as: name, address, D.O.B, occupation, driver's license details, electronic contact (email, Facebook or Twitter details), medical insurance details or next of kin and other contact information (where applicable), previous credit applications, credit history) and pricing details.
- "Cookies" means small files which are stored on a user's computer. They are designed to hold a modest amount of data (including Personal Information) specific to a particular client and website, and can be accessed either by the web server or the client's computer. If the Client does not wish to allow Cookies to operate in the background when ordering from the website, then the Client shall have the right to enable / disable the Cookies first by selecting the option to enable / disable provided on the website, prior to ordering Goods via the website.
- 1.7 "Price" means the Price payable (plus any GST where applicable) for the Goods as agreed between SC and the Client in accordance with clause 5 below.
- 1.8 "GST" means Goods and Services Tax as defined within the "A New Tax System (Goods and Services Tax) Act 1999" (Cth).

2. Acceptance

- 2.1 The Client is taken to have exclusively accepted and is immediately bound, jointly and severally, by these terms and conditions if the Client places an order for or accepts Delivery of the Goods including through the OneCab and/or goCabinets website.
- 2.2 In the event of any inconsistency between the terms and conditions of this Contract and any other prior document or schedule that the parties have entered into, the terms of this Contract shall prevail.
- 2.3 Any amendment to the terms and conditions contained in this Contract may only be amended in writing by the consent of both parties.
- 2.4 The Client acknowledges that the supply of Goods on credit shall not take effect until the Client has completed a credit application with SC and it has been approved with a credit limit established for the account.
- 2.5 In the event that the supply of Goods request exceeds the Clients credit limit and/or the account exceeds the payment terms, SC reserves the right to refuse Delivery.
- 2.6 Electronic signatures shall be deemed to be accepted by either party providing that the parties have complied with Section 10 of the Electronic Transactions Act 2011 or any other applicable provisions of that Act or any Regulations referred to in that Act.

3. Errors and Omissions

- 3.1 The Client acknowledges and accepts that SC shall, without prejudice, accept no liability in respect of any alleged or actual error(s) and/or omission(s):
 - (a) resulting from an inadvertent mistake made by SC in the formation and/or administration of this Contract; and/or
 - (b) contained in/omitted from any literature (hard copy and/or electronic) supplied by SC in respect of the Services.
- 3.2 In the event such an error and/or omission occurs in accordance with clause 3.1, and is not attributable to the negligence and/or wilful misconduct of SC; the Client shall not be entitled to treat this Contract as repudiated nor render it invalid.

4. Change in Control

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

5. Price and Payment

- 5.1 At SC's sole discretion, the Price shall be either:
 - (a) as indicated on any invoice provided by SC to the Client; or
 - (b) the Price as at the date of Delivery of the Goods according to SC's current price list; or
 - (c) SC's quoted price (subject to clause 5.2) which will be valid for the period stated in the quotation on the OneCab and/or goCabinets website or otherwise for a period of thirty (30) days.
- 5.2 SC reserves the right to change the Price if a variation to SC's quotation or order is requested. Any variation from the plan of scheduled Services or specifications (including, but not limited to, any variation as a result of additional Services required due to unforeseen circumstances such as limitations to accessing the site, availability of machinery, safety considerations, prerequisite work by any third party not being completed or as a result of any increase to SC in the cost of materials and labour) will be charged for on the basis of SC's quotation or oder, and will be detailed in writing together with any changes to the date of completion, and shown as variations on SC's

- invoice. The Client shall be required to respond to any variation submitted by SC within ten (10) working days. Failure to do so will entitle SC to add the cost of the variation to the Price. Payment for all variations must be made in full at the time of their completion.
- 5.3 At SC's sole discretion, a non-refundable deposit may be required.
- 5.4 Time for payment for the Goods being of the essence, the Price will be payable by the Client on the date/s determined by SC, which currently is upon placing an order through the OneCab and/or goCabinets website.
- 5.5 Payment may be made by cash, cheque, bank cheque, electronic/on-line banking, or by any other method as agreed to between the Client and SC.
- 5.6 The Client shall not be entitled to set off against, or deduct from the Price, any sums owed or claimed to be owed to the Client by SC nor to withhold payment of any invoice or order because part of that invoice or order is in dispute.
- 5.7 Unless otherwise stated the Price does not include GST. In addition to the Price, the Client must pay to SC an amount equal to any GST SC must pay for any supply by SC under this or any other agreement for the sale of the Goods. The Client must pay GST, without deduction or set off of any other amounts, at the same time and on the same basis as the Client pays the Price. In addition, the Client 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.

6. Delivery of Goods

- 6.1 Delivery ("**Delivery**") of the Goods is taken to occur at the time that SC (or SC's nominated carrier) delivers the Goods to the Client's nominated address even if the Client is not present at the address, or at the time the Client collects the Goods from SC's nominated address.
- 6.2 At SC's sole discretion, the cost of Delivery is either included in the Price or is in addition to the Price.
- 6.3 SC may deliver the Goods or allow the Goods to be collected in separate instalments. Each separate instalment shall be invoiced and paid in accordance with the provisions in these terms and conditions.
- Any time specified by SC for Delivery of the Goods is an estimate only and SC will not be liable for any loss or damage incurred by the Client as a result of Delivery being late. In the event that SC is unable to supply the Goods as agreed solely due to any action or inaction of the Client, then SC shall be entitled to charge a reasonable fee for redelivery and/or storage.

7. Risk

- 7.1 Risk of damage to or loss of the Goods passes to the Client on Delivery and the Client must insure the Goods on or before Delivery.
- 7.2 If any of the Goods are damaged or destroyed following Delivery but prior to ownership passing to the Client, SC is entitled to receive all insurance proceeds payable for the Goods. The production of these terms and conditions by SC is sufficient evidence of SC's rights to receive the insurance proceeds without the need for any person dealing with SC to make further enquiries.
- 7.3 SC shall be entitled to rely on the accuracy of any plans, specifications and other information provided by the Client. The Client must ensure that all measurements, dimensions and other specifications are true, correct and accurate. The Client acknowledges and agrees that in the event that any of this information provided by the Client is inaccurate, SC accepts no responsibility for any loss, damages, or costs however resulting from these inaccurate plans, specifications or other information.
- 7.4 Granite, marble engineered stone, and glass have natural elements in the products that have naturally occurring variations in colour and shade tones, markings, and veining may vary from colour samples provided. SC gives no guarantee (expressed or implied) that colour samples will match the Goods supplied. SC will make every effort to match colour samples to the Goods supplied but will not be liable in any way whatsoever for colour samples differing from the Goods supplied.
- 7.5 Marble, granite and stainless steel are porous materials, therefore, all such materials supplied by SC are sealed for protection. However, oil and other acidic substances are prone to causing discolouration and staining if left on surfaces for some time. The Client agrees to indemnify SC against any damage occurring after delivery and installation.
- 7.6 The Client acknowledges that Goods (including but not limited to paint, timber, tiles) supplied may exhibit variations in shade tone, colour, texture, markings, veining, surface and finish, and may fade or change colour over time. SC will make every effort to match batches/samples of the Goods supplied in order to minimise such variations, but shall not be liable in any way whatsoever where such variations occur.
- 7.7 Timber is a natural product. Timber, laminate and engineered timber may exhibit variations in texture, shade, colour, surface, finish, markings, veining, and contain natural fissures, occlusions, and indentations. Whilst Character Cabinets will make every effort to match sales samples to the finished Goods Character Cabinets accepts no liability whatsoever where such samples differ to the finished Goods supplied.
- 7.8 Timber is a hydroscopic material subject to expansion and contraction, therefore SC will accept no responsibility for gaps that may appear in the timber during prolonged dry periods.
- 7.9 The Client acknowledges that Goods supplied may:
 - (a) expand, contract or distort as a result of exposure to heat, cold, weather; and
 - (b) mark, stain or rust if exposed to certain substances; and
 - (c) be damaged or disfigured by impact or scratching.

8. Compliance with Laws

- 8.1 The Client and SC shall comply with the provisions of all statutes, regulations and bylaws of government, local and other public authorities that may be applicable to the Services.
- 8.2 The Client shall obtain (at the expense of the Client) all licenses and approvals that may be required for the Services.
- 8.3 The Client agrees that the site will comply with any occupational health and safety laws relating to building/construction sites and any other relevant safety standards or legislation.

9. Title

- 9.1 SC and the Client agree that ownership of the Goods shall not pass until:
 - (a) the Client has paid SC all amounts owing to SC; and
 - (b) the Client has met all of its other obligations to SC.

- 9.2 Receipt by SC 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.
- 9.3 It is further agreed that, until ownership of the Goods passes to the Client in accordance with clause 9.1:
 - (a) the Client is only a bailee of the Goods and must return the Goods to SC on request;
 - (b) the Client holds the benefit of the Client's insurance of the Goods on trust for SC and must pay to SC the proceeds of any insurance in the event of the Goods being lost, damaged or destroyed;
 - (c) the Client 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 Client sells, disposes or parts with possession of the Goods then the Client must hold the proceeds of any such act on trust for SC and must pay or deliver the proceeds to SC on demand;
 - (d) the Client should not convert or process the Goods or intermix them with other goods but if the Client does so then the Client holds the resulting product on trust for the benefit of SC and must sell, dispose of or return the resulting product to SC as it so directs;
 - (e) the Client irrevocably authorises SC to enter any premises where SC believes the Goods are kept and recover possession of the Goods;
 - (f) SC may recover possession of any Goods in transit whether or not Delivery has occurred;
 - (g) the Client 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 SC;
 - (h) SC may commence proceedings to recover the Price of the Goods sold notwithstanding that ownership of the Goods has not passed to the Client.

10. Personal Property Securities Act 2009 ("PPSA")

- 10.1 In this clause financing statement, financing change statement, security agreement, and security interest has the meaning given to it by the PPSA.
- 10.2 Upon assenting to these terms and conditions in writing the Client 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 and/or collateral (account) being a monetary obligation of the Client to SC for Services that have previously been supplied and that will be supplied in the future by SC to the Client.
- 10.3 The Client 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 SC 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 10.3(a)(i) or 10.3(a)(ii);
 - (b) indemnify, and upon demand reimburse, SC 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 SC;
 - (d) not register, or permit to be registered, a financing statement or a financing change statement in relation to the Goods and/or collateral (account) in favour of a third party without the prior written consent of SC;
 - (e) immediately advise SC 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.
- 10.4 SC and the Client agree that sections 96, 115 and 125 of the PPSA do not apply to the security agreement created by these terms and conditions.
- 10.5 The Client waives their rights to receive notices under sections 95, 118, 121(4), 130, 132(3)(d) and 132(4) of the PPSA.
- 10.6 The Client waives their rights as a grantor and/or a debtor under sections 142 and 143 of the PPSA.
- 10.7 Unless otherwise agreed to in writing by SC, the Client waives their right to receive a verification statement in accordance with section 157 of the PPSA.
- 10.8 The Client must unconditionally ratify any actions taken by SC under clauses 10.3 to 10.5.
- 10.9 Subject to any express provisions to the contrary (including those contained in this clause10), nothing in these terms and conditions is intended to have the effect of contracting out of any of the provisions of the PPSA.

11. Security and Charge

- 11.1 In consideration of SC agreeing to supply the Goods, the Client 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 Client either now or in the future, to secure the performance by the Client of its obligations under these terms and conditions (including, but not limited to, the payment of any money).
- 11.2 The Client indemnifies SC from and against all SC's costs and disbursements including legal costs on a solicitor and own client basis incurred in exercising SC's rights under this clause.
- 11.3 The Client irrevocably appoints SC and each director of SC as the Client's true and lawful attorney/s to perform all necessary acts to give effect to the provisions of this clause 11 including, but not limited to, signing any document on the Client's behalf.

12. Defects, Warranties and Returns, Competition and Consumer Act 2010 (CGA)

- 12.1 The Client must inspect the Goods on Delivery and must within seven (7) days of Delivery notify SC in writing of any evident defect/damage, shortage in quantity, or failure to comply with the description or quote or order from the OneCab and/or goCabinets website.. The Client must notify any other alleged defect in the Goods as soon as possible after any such defect becomes evident. Upon such notification the Client must allow SC to inspect the Goods.
- 12.2 Under applicable State, Territory and Commonwealth Law (including, without limitation CGA), certain statutory implied guarantees and warranties (including, without limitation the statutory guarantees under CGA) may be implied into these terms and conditions (**Non-Excluded Guarantees**).
- 12.3 SC acknowledges that nothing in these terms and conditions purports to modify or exclude the Non-Excluded Guarantees.

- 12.4 Except as expressly set out in these terms and conditions or in respect of the Non-Excluded Guarantees, SC makes no warranties or other representations under these terms and conditions including but not limited to the quality or suitability of the Goods. SC's liability in respect of these warranties is limited to the fullest extent permitted by law.
- 12.5 If the Client is a consumer within the meaning of CGA, SC's liability is limited to the extent permitted by section 64A of Schedule 2.
- 12.6 If SC is required to replace the Goods under this clause or CGA, but is unable to do so, SC may refund any money the Client has paid for the Goods.
- 12.7 If the Client is not a consumer within the meaning of CGA, SC'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 Client by SC at SC's sole discretion;
 - (b) limited to any warranty to which SC is entitled, if SC did not manufacture the Goods;
 - (c) otherwise negated absolutely.
- 12.8 Subject to this clause 12, returns will only be accepted provided that:
 - (a) the Client has complied with the provisions of clause 12.1; and
 - (b) SC has agreed that the Goods are defective; and
 - (c) the Goods are returned within a reasonable time at the Client'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.
- 12.9 Notwithstanding clauses 12.1 to 12.8 but subject to CGA, SC 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 Client failing to properly maintain or store any Goods;
 - (b) the Client using the Goods for any purpose other than that for which they were designed;
 - (c) the Client 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 Client failing to follow any instructions or guidelines provided by SC;
 - (e) fair wear and tear, any accident, or act of God.
- 12.10 In the case of second hand Goods, unless the Client is a consumer under CGA, the Client acknowledges that it has had full opportunity to inspect the second hand Goods prior to Delivery and accepts them with all faults and that to the extent permitted by law no warranty is given by SC as to the quality or suitability for any purpose and any implied warranty, statutory or otherwise, is expressly excluded. The Client acknowledges and agrees that SC has agreed to provide the Client with the second hand Goods and calculated the Price of the second hand Goods in reliance of this clause 12.10.
- 12.11 SC may in its absolute discretion accept non-defective Goods for return in which case SC may require the Client to pay handling fees of up to ten percent (10%) of the value of the returned Goods plus any freight costs.
- 12.12 Notwithstanding anything contained in this clause if SC is required by a law to accept a return then SC will only accept a return on the conditions imposed by that law.
- 12.13 Subject to clause 12.1, customised, or non-stocklist items or Goods made or ordered to the Client's specifications are not acceptable for credit or return.

13. Intellectual Property

- 13.1 Where SC has designed, drawn or developed Goods for the Client, then the copyright in any designs and drawings and documents shall remain the property of SC. Under no circumstances may such designs, drawings and documents be used without the express written approval of SC.
- 13.2 The Client warrants that all designs, specifications or instructions given to SC will not cause SC to infringe any patent, registered design or trademark in the execution of the Client's order and the Client agrees to indemnify SC against any action taken by a third party against SC in respect of any such infringement.
- 13.3 The Client agrees that SC may (at no cost) use for the purposes of marketing or entry into any competition, any documents, designs, drawings or Goods which SC has created for the Client.

14. Default and Consequences of Default

- 14.1 Interest on overdue payments 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 SC's sole discretion such interest shall compound monthly at such a rate) after as well as before any judgment.
- 14.2 If the Client owes SC any money the Client shall indemnify SC from and against all costs and disbursements incurred by SC in recovering the debt (including but not limited to internal administration fees, legal costs on a solicitor and own client basis, SC's contract default fee, and bank dishonour fees).
- 14.3 Further to any other rights or remedies SC may have under this Contract, if a Client has made payment to SC, and the transaction is subsequently reversed, the Client shall be liable for the amount of the reversed transaction, in addition to any further costs incurred by SC under this clause 14 where it can be proven that such reversal is found to be illegal, fraudulent or in contravention to the Client's obligations under this Contract.
- 14.4 Without prejudice to SC's other remedies at law SC shall be entitled to cancel all or any part of any order of the Client which remains unfulfilled and all amounts owing to SC shall, whether or not due for payment, become immediately payable if:
 - (a) any money payable to SC becomes overdue, or in SC's opinion the Client will be unable to make a payment when it falls due;
 - (b) the Client has exceeded any applicable credit limit provided by SC;
 - (c) the Client 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
 - (d) a receiver, manager, liquidator (provisional or otherwise) or similar person is appointed in respect of the Client or any asset of the Client.

15. Dispute Resolution

- Where a dispute arises between the Client and SC, it will be referred to SC and Client or the Client's representative for resolution. SC and Client agree to solve any disputes amicably and in good faith and on a without prejudice basis and not begin court proceedings or mediation or arbitration proceedings until the dispute resolution channel provided in this clause has been exhausted.
- 15.2 The dispute resolution process will be as follows:
 - (a) a party may give notice to the other party about the nature of the dispute (a "Dispute Notice") and the parties will seek to reach settlement amongst themselves within ten (10) business days of receipt of the Dispute Notice ("Negotiation Period").
- 15.3 If the parties fail to solve the entire dispute or fail to reach agreement on any of the matters described above within ten (10) days (or any other period agreed in writing) from the date of the Dispute Notice, either SC or the Client may commence court proceedings.

16. Cancellation

- Without prejudice to any other remedies SC may have, if at any time the Client is in breach of any obligation (including those relating to payment) under these terms and conditions SC may suspend or terminate the supply of Goods to the Client. SC will not be liable to the Client for any loss or damage the Client suffers because SC has exercised its rights under this clause.
- SC may cancel any contract to which these terms and conditions apply or cancel Delivery of Goods at any time before the Goods are delivered by giving written notice to the Client. On giving such notice SC shall repay to the Client any money paid by the Client for the Goods. SC shall not be liable for any loss or damage whatsoever arising from such cancellation.
- In the event that the Client cancels Delivery of Goods the Client shall be liable for any and all loss incurred (whether direct or indirect) by SC as a direct result of the cancellation (including, but not limited to, any loss of profits).
- 16.4 Cancellation of orders for Goods made to the Client's specifications, or for non-stocklist items, will definitely not be accepted once production has commenced, or an order has been placed.

17. Privacy Policy

- 17.1 All emails, documents, images or other recorded information held or used by SC is Personal Information, as defined and referred to in clause 17.3, and therefore considered Confidential Information. SC acknowledges its obligation in relation to the handling, use, disclosure and processing of Personal Information pursuant to the Privacy Act 1988 ("the Act") including the Part IIIC of the Act being Privacy Amendment (Notifiable Data Breaches) Act 2017 (NDB) and any statutory requirements, where relevant in a European Economic Area ("EEA"), under the EU Data Privacy Laws (including the General Data Protection Regulation "GDPR") (collectively, "EU Data Privacy Laws"). SC acknowledges that in the event it becomes aware of any data breaches and/or disclosure of the Clients Personal Information, held by SC that may result in serious harm to the Client, SC will notify the Client in accordance with the Act and/or the GDPR. Any release of such Personal Information must be in accordance with the Act and the GDPR (where relevant) and must be approved by the Client by written consent, unless subject to an operation of law.
- 17.2 Notwithstanding clause 17.1, privacy limitations will extend to SC in respect of Cookies where transactions for purchases/orders transpire directly from SC's website. SC agrees to display reference to such Cookies and/or similar tracking technologies, such as pixels and web beacons (if applicable), such technology allows the collection of Personal Information such as the Client's:
 - (a) IP address, browser, email client type and other similar details;
 - (b) tracking website usage and traffic; and
 - (c) reports are available to SC when SC sends an email to the Client, so SC may collect and review that information ("collectively Personal Information")
 - In order to enable / disable the collection of Personal Information by way of Cookies, the Client shall have the right to enable / disable the Cookies first by selecting the option to enable / disable, provided on the website prior to proceeding with a purchase/order via SC's website.
- 17.3 The Client agrees for SC to obtain from a credit reporting body (CRB) a credit report containing personal credit information (e.g. name, address, D.O.B, occupation, driver's license details, electronic contact (email, Facebook or Twitter details), medical insurance details or next of kin and other contact information (where applicable), previous credit applications, credit history) about the Client in relation to credit provided by SC.
- 17.4 The Client agrees that SC may exchange information about the Client with those credit providers and with related body corporates for the following purposes:
 - (a) to assess an application by the Client; and/or
 - (b) to notify other credit providers of a default by the Client; and/or
 - (c) to exchange information with other credit providers as to the status of this credit account, where the Client is in default with other credit providers; and/or
 - (d) to assess the creditworthiness of the Client including the Client's repayment history in the preceding two (2) years.
- 17.5 The Client consents to SC being given a consumer credit report to collect overdue payment on commercial credit.
- 17.6 The Client agrees that personal credit information provided may be used and retained by SC for the following purposes (and for other agreed purposes or required by):
 - (a) the provision of Goods; and/or
 - (b) analysing, verifying and/or checking the Client's credit, payment and/or status in relation to the provision of Goods; and/or
 - (c) processing of any payment instructions, direct debit facilities and/or credit facilities requested by the Client; and/or
 - (d) enabling the collection of amounts outstanding in relation to the Goods.
- 17.7 SC may give information about the Client to a CRB for the following purposes:
 - (a) to obtain a consumer credit report;
 - (b) allow the CRB to create or maintain a credit information file about the Client including credit history.
- 17.8 The information given to the CRB may include:
 - (a) Personal Information as outlined in 17.3 above;
 - (b) name of the credit provider and that SC is a current credit provider to the Client;
 - (c) whether the credit provider is a licensee;
 - (d) type of consumer credit;

- (e) details concerning the Client's application for credit or commercial credit (e.g. date of commencement/termination of the credit account and the amount requested);
- (f) advice of consumer credit defaults, overdue accounts, loan repayments or outstanding monies which are overdue by more than sixty (60) days and for which written notice for request of payment has been made and debt recovery action commenced or alternatively that the Client no longer has any overdue accounts and CG has been paid or otherwise discharged and all details surrounding that discharge (e.g. dates of payments);
- (g) information that, in the opinion of SC, the Client has committed a serious credit infringement;
- (h) advice that the amount of the Client's overdue payment is equal to or more than one hundred and fifty dollars (\$150).
- 17.9 The Client shall have the right to request (by e-mail) from SC:
 - (a) a copy of the Personal Information about the Client retained by SC and the right to request that SC correct any incorrect Personal Information; and
 - (b) that SC does not disclose any Personal Information about the Client for the purpose of direct marketing.
- 17.10 SC will destroy Personal Information upon the Client's request (by e-mail) or if it is no longer required unless it is required in order to fulfil the obligations of this Contract or is required to be maintained and/or stored in accordance with the law.
- 17.11 The Client can make a privacy complaint by contacting SC via e-mail. SC will respond to that complaint within seven (7) days of receipt and will take all reasonable steps to make a decision as to the complaint within thirty (30) days of receipt of the complaint. In the event that the Client is not satisfied with the resolution provided, the Client can make a complaint to the Information Commissioner at www.oaic.gov.au.

18. Unpaid Seller's Rights

- 18.1 Where the Client has left any item with SC for repair, modification, exchange or for SC to perform any other service in relation to the item and SC has not received or been tendered the whole of any monies owing to it by the Client, SC shall have, until all monies owing to SC 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.
- 18.2 The lien of SC shall continue despite the commencement of proceedings, or judgment for any monies owing to SC having been obtained against the Client.

19. Service of Notices

- 19.1 Any written notice given under this Contract shall be deemed to have been given and received:
 - (a) by handing the notice to the other party, in person;
 - (b) by leaving it at the address of the other party as stated in this Contract;
 - (c) by sending it by registered post to the address of the other party as stated in this Contract;
 - (d) if sent by facsimile transmission to the fax number of the other party as stated in this Contract (if any), on receipt of confirmation of the transmission;
 - (e) if sent by email to the other party's last known email address.
- 19.2 Any notice that is posted shall be deemed to have been served, unless the contrary is shown, at the time when by the ordinary course of post, the notice would have been delivered.

20. General

- 20.1 The failure by either party to enforce any provision of these terms and conditions shall not be treated as a waiver of that provision, nor shall it affect that party'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.
- 20.2 These terms and conditions and any contract to which they apply shall be governed by the laws of Western Australia in which SC has its principal place of business, and are subject to the jurisdiction of the Perth Court, Western Australia
- 20.3 Subject to clause 12, SC shall be under no liability whatsoever to the Client for any indirect and/or consequential loss and/or expense (including loss of profit) suffered by the Client arising out of a breach by SC of these terms and conditions (alternatively SC's liability shall be limited to damages which under no circumstances shall exceed the Price of the Goods).
- 20.4 SC may licence and/or assign all or any part of its rights and/or obligations under this Contract without the Client's consent.
- 20.5 The Client cannot licence or assign any of its rights or obligations under these terms and conditions, or any other agreement entered into with SC, without the prior written approval of SC. At SC's absolute discretion, any request for approval will not be unreasonably withheld.
- 20.6 SC may elect to subcontract out any part of the Services but shall not be relieved from any liability or obligation under this Contract by so doing. Furthermore, the Client agrees and understands that they have no authority to give any instruction to any of SC's sub-contractors without the authority of SC.
- 20.7 The Client agrees that SC may amend their general terms and conditions for subsequent future contracts with the Client by disclosing such to the Client in writing. These changes shall be deemed to take effect from the date on which the Client accepts such changes, or otherwise at such time as the Client makes a further request for SC to provide Goods to the Client.
- 20.8 Neither party shall be liable for any default due to any act of God, war, terrorism, strike, lock-out, industrial action, fire, flood, storm or other event beyond the reasonable control of either party.
- 20.9 Both parties warrant that they have the power to enter into this Contract and have obtained all necessary authorisations to allow them to do so, they are not insolvent and that this Contract creates binding and valid legal obligations on them.