# **APPLICATION FOR AN ACCOUNT**



# Macpac Retail Pty. Ltd.

ABN: 98 129 716 025

PH: (02) 8866 6500 • EMAIL: MACPACFINANCE@SUPERRETAILGROUP.COM

Support Office:

Level 5, 1B Homebush Bay Drive

RHODES NSW 2138

Processing of this application Ones fully complete Support S

Please print and complete fully. Uncompleted items may delay the processing of this application. Once fully complete please return all 5 pages either by EMAIL:macpacfinance@superretailgroup.com or POST to: Macpac Retail, PO Box 7534, SILVERWATER, NSW, 7534.

Please note that all references to Macpac in this document mean Macpac Retail Pty Ltd

	T DETAILS			
TRADING NAME:				
REGISTERED NAME: (If different from above) ABN:				
BUSINESS ADDRESS: (Full Street Address)				
POSTAL ADDRESS: (If different from above)				
BUSINESS PHONE:			MOBILE PHONE:	
HOW LONG HAVE YOU BEE	EN IN BUSINESS?	LENGT	H OF CURRENT MANAGEME	NT:
NATURE OF BUSINESS (PI	ease Circle): PARTNERSHIP	SOLE TRADER	REGISTERED COMPANY	CLUB SCHOOL
B. CUSTOMER CONTAC	T DETAILS			
ACCOUNT CONTACT:		EMAIL: (FOR INVOICE	S & STATEMENTS:	
MAIN CONTACT:		EMAIL:		PHONE:
C. CREDIT REFERENCES	S			
NAME			HONE	CREDIT LIMIT
				\$
				\$
	WISH TO APPLY FOR WITH MACPA ROPRIETOR/S, PARTNER/S OR D		Φ	
Full name		Full Nar		
Position				
FUSITION		Position		
Residential Address		Resider	tial Address	
Residential Address		Resider	tial Address	
Residential Address	Drivers licence	Resider DOB	tial Address	
Residential Address	Drivers licence  tetail Pty Ltd providing Goods on credit Macpac Retail Pty Ltd in accordance vation is accepted. agree that Macpac Retail Pty Ltd may rpose of assessing this application and mmercial debts owed by me/us. Ige, affirm and agree the I/we have rea information supplied herein as the bas	DOB  i: with the Terms and Condi seek to obtain informatio d my/our commercial cred and understood the pre is for you to grant credit i c Retail Pty Ltd is to be a	tial Address  Drivers I  tions of Sale overleaf and shal h about me/us from any credit it worthiness, and use this info ceding terms of this Applications true and correct.	icence
Residential Address	Drivers licence  Letail Pty Ltd providing Goods on credit Macpac Retail Pty Ltd in accordance version is accepted.  Letail agree that Macpac Retail Pty Ltd may prose of assessing this application and mercial debts owed by me/us.  Lige, affirm and agree the I/we have real information supplied herein as the bas redit to be provided to me/us by Macpa	DOB  t: with the Terms and Condi seek to obtain informatio d my/our commercial cred and understood the pre is for you to grant credit i to Retail Pty Ltd is to be a of the Customer.	tial Address  Drivers I  Drivers I  tions of Sale overleaf and shal n about me/us from any credit it worthiness, and use this info ceding terms of this Application s true and correct. pplied wholly or predominantly	l observe and perform the Terms and provider, referee, credit reporting agency or rmation for the purpose of collecting overdue in and the Terms and Conditions of Sale for business or investment purposes (or for
Residential Address	Drivers licence  tetail Pty Ltd providing Goods on credit Macpac Retail Pty Ltd in accordance value accepted.  agree that Macpac Retail Pty Ltd may rpose of assessing this application and mmercial debts owed by me/us.  Ige, affirm and agree the I/we have rea information supplied herein as the basedit to be provided to me/us by Macpad to execute this application on behalf	DOB  t: with the Terms and Condi seek to obtain informatio d my/our commercial cred id and understood the pre is for you to grant credit i c Retail Pty Ltd is to be a of the Customer.	tial Address  Drivers I  Drivers I  tions of Sale overleaf and shal a about me/us from any credit it worthiness, and use this info ceding terms of this Application true and correct. pplied wholly or predominantly	l observe and perform the Terms and provider, referee, credit reporting agency or rmation for the purpose of collecting overdue in and the Terms and Conditions of Sale for business or investment purposes (or for
Residential Address	Drivers licence  Retail Pty Ltd providing Goods on credit Macpac Retail Pty Ltd in accordance value in accepted. Agree that Macpac Retail Pty Ltd may prose of assessing this application and mmercial debts owed by me/us. Ige, affirm and agree the I/we have rea information supplied herein as the basedit to be provided to me/us by Macpad to execute this application on behalf DAY OF	Resider  DOB  i: with the Terms and Condi seek to obtain informatio d my/our commercial cred id and understood the pre isis for you to grant credit i ic Retail Pty Ltd is to be a of the Customer.  in th	tial Address  Drivers I  Drivers I  tions of Sale overleaf and shale a about me/us from any credit it worthiness, and use this inforceding terms of this Applications true and correct. poplied wholly or predominantly a Year	I observe and perform the Terms and provider, referee, credit reporting agency or rmation for the purpose of collecting overdue in and the Terms and Conditions of Sale for business or investment purposes (or for lates he/ she has Authority to sign this
Residential Address	Drivers licence  Letail Pty Ltd providing Goods on credit Macpac Retail Pty Ltd in accordance viation is accepted. agree that Macpac Retail Pty Ltd may prose of assessing this application and mmercial debts owed by me/us. Ige, affirm and agree the I/we have real information supplied herein as the basedit to be provided to me/us by Macpad to execute this application on behalf DAY OF  ALF OF THE APPLICANT BY DIRECT ership or Authorised Representative of	Resider  DOB  i: with the Terms and Condi seek to obtain informatio d my/our commercial cred id and understood the pre isis for you to grant credit i ic Retail Pty Ltd is to be a of the Customer.  in th	tial Address  Drivers I  Drivers I  tions of Sale overleaf and shale a about me/us from any credit it worthiness, and use this inforceding terms of this Applications true and correct. poplied wholly or predominantly a Year	I observe and perform the Terms and provider, referee, credit reporting agency or rmation for the purpose of collecting overdue in and the Terms and Conditions of Sale for business or investment purposes (or for lates he/ she has Authority to sign this
Residential Address	Drivers licence  Letail Pty Ltd providing Goods on credit Macpac Retail Pty Ltd in accordance viation is accepted. agree that Macpac Retail Pty Ltd may prose of assessing this application and mmercial debts owed by me/us. Ige, affirm and agree the l/we have rea information supplied herein as the basedit to be provided to me/us by Macpad do execute this application on behalf DAY OF ALF OF THE APPLICANT BY DIRECT ership or Authorised Representative of Ms. Partner/s or Director/s	Resider  DOB  t: with the Terms and Condi seek to obtain informatio d my/our commercial cred id and understood the pre isis for you to grant credit i ic Retail Pty Ltd is to be a of the Customer.  in th  TOR(s) OR AUTHORISED  Signature	tial Address  Drivers I  tions of Sale overleaf and shalen about me/us from any credit it worthiness, and use this inforceding terms of this Applications true and correct.  pplied wholly or predominantly be Year  REPRESENTATIVE (Who states)	l observe and perform the Terms and provider, referee, credit reporting agency or rmation for the purpose of collecting overdue in and the Terms and Conditions of Sale for business or investment purposes (or for lates he/ she has Authority to sign this
Residential Address	Drivers licence  Letail Pty Ltd providing Goods on credit Macpac Retail Pty Ltd in accordance viation is accepted. agree that Macpac Retail Pty Ltd may prose of assessing this application and mmercial debts owed by me/us. Ige, affirm and agree the l/we have rea information supplied herein as the basedit to be provided to me/us by Macpad d to execute this application on behalf DAY OF	Resider  DOB  t: with the Terms and Condi seek to obtain informatio d my/our commercial cred id and understood the pre isis for you to grant credit i ic Retail Pty Ltd is to be a of the Customer.  in th  TOR(s) OR AUTHORISED  Signature	tial Address  Drivers I  tions of Sale overleaf and shalen about me/us from any credit it worthiness, and use this inforceding terms of this Applications true and correct.  pplied wholly or predominantly be Year  REPRESENTATIVE (Who states)	l observe and perform the Terms and provider, referee, credit reporting agency or rmation for the purpose of collecting overdue in and the Terms and Conditions of Sale for business or investment purposes (or for lates he/ she has Authority to sign this
Residential Address	Drivers licence  Letail Pty Ltd providing Goods on credit Macpac Retail Pty Ltd in accordance viation is accepted. agree that Macpac Retail Pty Ltd may prose of assessing this application and mmercial debts owed by me/us. Ige, affirm and agree the l/we have rea information supplied herein as the basedit to be provided to me/us by Macpad d to execute this application on behalf DAY OF	Resider  DOB  The with the Terms and Condition of my/our commercial credit of and understood the preside for you to grant credit in the Retail Pty Ltd is to be a of the Customer.  In the COR(s) OR AUTHORISED  Signature  A PARTY TO THIS AGRE	tial Address  Drivers I  tions of Sale overleaf and shalen about me/us from any credit it worthiness, and use this inforceding terms of this Applications true and correct.  pplied wholly or predominantly be Year  REPRESENTATIVE (Who states)	l observe and perform the Terms and provider, referee, credit reporting agency or rmation for the purpose of collecting overdue in and the Terms and Conditions of Sale for business or investment purposes (or for lates he/ she has Authority to sign this

## **GUARANTEE AND INDEMNITY** TO: MACPAC RETAIL PTY LTD A.C.N. 129 716 025 ("Macpac") In consideration of the supply of goods or services by Macpac to: (Legal customer .....("Customer") Please Print Full Name ......("Guarantor") Please Print Full Name ......("Guarantor") At my/our request, covenants with Macpac as follows: If there is more than one Guarantor, "Guarantor" means all of them collectively and each of them individually and this guarantee and indemnity shall be enforceable against the Guarantor jointly and severally. A "Co-surety" includes any other person who otherwise guarantees payment of the moneys owing to Macpac. The Guarantor guarantees: the due and punctual payment to Macpac by the Customer of: all moneys which the Customer may now or in the future be liable to pay to Macpac for the supply of goods or services; any interest payable on overdue accounts; and (iii) any costs, incurred by Macpac, in relation to any attempt to recover moneys owed to Macpac by the Customer. the due performance of the Customer's obligations under the terms and conditions of supply of goods or services by Macpac to the Customer on credit. This guarantee and indemnity constitutes a continuing and irrevocable obligation until the Guarantor is expressly released by Macpac and it is not discharged until final payment or settlement of accounts. This guarantee and indemnity constitutes an unconditional obligation that is not affected by anything which, under the law relating to sureties, might otherwise affect the Guarantor, including: a) any change in the legal capacity, rights or obligations of the Guarantor, the Customer or a Co-surety; or b) the fact that, in relation to any of the moneys or any security, guarantee or indemnity for them, Macpac: (i) obtains a judgement against the Customer, a Co-surety or any other person; or (ii) gives up, releases, varies or exchanges or fails to obtain, perfect, register or realise, or deal in any other way with any security, guarantee or indemnity: or (iii) grants time or any other concession to, or compounds or compromises with, or does or omits to do anything which affects the obligations of the Customer, a Co-surety or any other person to Macpac or to the Guarantor; or (iv) receives any dividends out of the estate or assets of the Customer, a Co-surety or of any person; or any security, guarantee or indemnity held or taken by Macpac being void, defective or informal or ranks after any other security or obligation for any reason: or the death, mental or physical disability or insolvency of the Customer, a Co-surety or any other person; or d) a variation or extension to, or a stopping, replacement or refusal of any credit or other arrangement (including an increase in any credit or a e) variation in the terms of supply of Goods) given to the Customer whether with or without the Guarantor's consent or knowledge; f) any moneys being irrecoverable from the Customer, a Co-surety or any other person for any reason; or the cessation of business by any firm or partnership which the Customer or the Guarantor comprises or any change in its membership; or g) where there is more than one Guarantor and only one or more Guarantor, but not all of the Guarantors, has executed this Guarantee and h) This guarantee and indemnity constitutes principal obligations of the Guarantor and Macpac is not required to make demand first or take action first against the Customer or to marshal its security. If the Customer is wound up, enters administration, made bankrupt or makes a deed of arrangement, composition or compromise in satisfaction of its debts or (being a natural person) dies, the Guarantor must not prove or claim in the assets of the Customer in competition with Macpac. If the Guarantor has a prior claim on the assets of the Customer then the Guarantor will, if directed Macpac lodge a proof of debt and must hold any distribution or payment received on trust for Macpac. The Guarantor charges as beneficial owner and as trustee of every trust (meaning each trust for which the Guarantor holds land or other property as trustee) all the Guarantor's land (including land acquired in the future) in favour of Macpac to secure the payment of the moneys and the performance and observance of the Guarantor's covenants in this guarantee and indemnity. This guarantee and indemnity is binding on the Guarantor and the Guarantor's executors, administrators and successors. 8. The Guarantor fully understands the risks associated with this guarantee and indemnity and freely elects to its execution. 9. This guarantee and indemnity is governed by the laws of Queensland and the applicable laws of the Commonwealth of Australia. The Guarantor submits to the non-exclusive jurisdiction of the courts of any state or territory of Australia or the Commonwealth of Australia elected by Macpac.

e year					
Independent Witness Name & Residential Address (witness not being party to this agreement)					
Independent Witness Name & Residential Address (witness not being party to this agreement)					

### **TERMS AND CONDITIONS OF SALE**

#### 1. General

- 1.1. Until written notification is received by the Customer from Macpac Retail Pty Ltd ("Macpac") that this Application is approved, the Customer is not entitled to any credit for the supply of Goods.
- 1.2. The Customer will be notified in writing of the credit limit if this Application is approved.
- 1.3. These terms and conditions are deemed incorporated into the conditions under which an Application is approved.
- 1.4. Any terms and conditions of the Customer's order that deviate from or are inconsistent with these terms and conditions (regardless of any assertion by the Customer that their terms and conditions shall prevail) are expressly rejected by Macpac unless otherwise agreed to in writing.
- 1.5. Macpac reserves the right to accept or refuse any order for Goods at its discretion and the acceptance of an order may be conditional upon the receipt of a satisfactory credit assessment of the Customer.
- 1.6. The Customer will be notified in writing if Macpac makes any variations to these terms and conditions. If any Goods are purchased after the date of a notice of variation, such purchase will be deemed to be the Customer's acceptance of such varied terms and conditions.
- 1.7. Until an order for the purchase of Goods has been accepted by Macpac either in writing or by conduct, no contract for the supply of Goods shall exist between Macpac and the Customer.
- 1.8. The Customer's personal representatives, successors and permitted assigns shall be bound by the terms and conditions and all obligations contained herein, to the benefit of Macpac and its successors and assigns.

#### 2. Prices and Quotations

- 2.1. Macpac reserves the right to alter prices without notice.
- 2.2. The Customer agrees to pay any GST and any other government duties, levies, or taxes payable in respect of the Goods and services provided by Macpac.

### 3. Orders, Delivery and Risk

- 3.1. All supplies of goods are subject to availability of stock at the time of delivery.
- 3.2. Macpac reserves the right to deliver and order in instalments and each instalment is considered a separate contract.
- 3.3. Where Goods are delivered, as a customer you may choose the method of delivery and agree to pay all delivery costs, unless otherwise stated
- 3.4. All claims for shortages and damages must be reported within 48 hours of receipt to Macpac.
- 3.5. As a customer you are responsible for the insurance and risk of the goods from the time they are received by the carrier or collected from Macpac by yourself or appointed agent.

### 4. Payment

- 4.1. Payment for all Goods shall be made on or before the last working day of the month following the month in which the goods are invoiced.
- 4.2. The only accepted means of paying accounts will be by cash, cheques or electronic funds transfer, all without any deduction, unless otherwise agreed to by Macpac.
- 4.3. Macpac is entitled to charge interest at 2% per month (24%p.a.) on overdue payments at the discretion of Macpac.
- 4.4. Balances of accounts not paid as stated at 4.1 and 4.2 above will be deemed overdue.

#### 5 Account Terms

- 5.1. The Customer will be notified in writing if Macpac makes any alteration to the credit limit.
- 5.2. Macpac may withdraw the Customer's credit facilities at any time without notice if the total prices of all the Goods purchased by the Customer, is less than the Minimum Spend in any six-month period.
- 5.3. The Customer agrees that it will pay to Macpac, upon demand, any reasonable costs incurred by Macpac arising out of any default by the Customer under these terms and conditions or arising out of Macpac enforcing its rights under these terms and conditions including its rights to recover any amount payable by the Customer to Macpac.
- 5.4. Without limiting clause 5.3 and any other provision in these terms and conditions, if the Customer fails to pay any money payable to Macpac when it is due ("the debt"), and Macpac commences any action, either directly, or by its agent (a "debt recovery agent") to recover such payment then Customer agrees to pay to Macpac, over and above the amount of the debt:
  - 5.4.1. The amount of any commission payable to the debt recovery agent, calculated at the agreed amount between Macpac and the debt recovery agent (plus GST);
  - 5.4.2. Other costs reasonably incurred by the debt recovery agent, including costs, providing any service related to the recovery of monies from the Customer; and
  - 5.4.3. Any legal costs incurred by Macpac the company including but not limited to filing fees associated with any proceedings commenced in any Court or Tribunal, legal professional fees and other costs incurred in the pursuit of any claim or remedy against the Customer.

### 6. Goods Returned for Credit

- 6.1. Goods returned for credit must have a Return for Credit (RFC) authorisation number, which can be obtained from Macpac. To ensure full credit, the authorised RFC number, customer details and original invoice number must be clearly printed and firmly attached to each package being returned. Goods must be unused and of saleable condition with their original packaging.
- 6.2. On return of goods under clause 6.1, Macpac will refund the purchase price less the transportation costs unless otherwise agreed.
- 6.3. Specially manufactured items considered 'Special Orders' will not be refundable under any circumstances.
- 6.4. Any claims for faulty goods will require the customer to complete a RFC in the first instance. The RFC must show the invoice number and the reason for the claim and any other relevant information to enable Macpac to fully investigate the claim.
- 6.5. Faulty goods are not to be returned until the claim has been approved by Macpac and customer advised, in these instances Macpac will reimburse the customer for any reasonable costs incurred in returning these products to our nominated point of supply.

## 7. Default

If the Customer:

- 7.1. fails to make due and punctual payment of any moneys owed to Macpac; or
- 7.2. is wound up or goes into bankruptcy; or
- 7.3. is placed in receivership or voluntary administration; or
- 7.4. is otherwise in breach of these terms and conditions;

#### then:-

- 7.5. all moneys owed to Macpac by the Customer become immediately due and payable; and
- 7.6. Macpac may, without prejudice to any other rights:
  - 7.6.1 withdraw the supply of Goods on credit;
  - 7.6.2 withhold any future supply of Goods;
  - 7.6.3 enter onto the Customer's premises to retake possession of the Goods and sell them.

### 8. Property

- 8.1. The Goods shall be at the sole risk of the Customer on the Customer's receipt of those Goods.
- 8.2. Until all moneys owed to Macpac have been paid for in full:
  - 8.2.1. Macpac retains ownership of the Goods despite clause 5.1;

#### 8.2.2. the Customer:

- 8.2.2.1. holds the Goods as Macpac fiduciary agent and bailee and indemnifies Macpac for any damage or alteration to the Goods;
- 8.2.2.2. must properly store the Goods separately and in a manner which identifies Macpac as the
- 8.2.2.3. may sell the Goods as bailee for Macpac, but must hold the moneys received on trust for Macpac and account to Macpac for all proceeds of the Goods (including insurance proceeds): and
- 8.1.2.4. must permit Macpac reasonable access to the Customer's premises to inspect or repossess the Goods the Customer must make arrangements with the Customer's landlord as appropriate to give Macpac entry to the Customers premises within 24 hours from receipt of notice from Macpac.

### 8.2. The Customer agrees that:

- 8.3.1 These terms and conditions create a purchase money security interest under the PPSA in the Goods in favour of Macpac, and until Macpac registers its interest under the PPSR, the Customer shall not be entitled to take possession of any of the Goods.
- 8.3.2 The Customer authorises and directs Macpac to register its purchase money security interest in the PPSR.

#### 9. Return of Goods

- 9.1 Goods being returned for credit must have been purchased from Macpac and be returned in an unused and saleable condition together with original packaging.
- 9.2 For Goods specially ordered for Customer's requirements, no credit will be issued for Goods returned after 14 days from pick up.

#### 10. Warranties and Economical Loss

- 10.1. Nothing in these conditions is intended to exclude restrict or modify any statutory obligation of Macpac if that cannot lawfully be effected.
- 10.2. Should Macpac be liable for breach of a condition or warranty implied by the Australian law, Macpac's liability can be so limited to one of the following as determined by Macpac:
  - 10.2.1. the replacement of the Goods or the supply of equivalent Goods;
  - 10.2.2. the payment of the costs of replacing the Goods or of acquiring equivalent Goods.
- 10.3. To the extent permitted by law, Macpac will not be liable to the Customer under contract, tort, breach of statute or otherwise in any circumstance for any indirect, economic, special or consequential loss or damage, or in any event for any loss of revenue, loss of production or loss of profit.

#### 11. Notice

- 11.1. Any notice to be given to Macpac by the Customer may be sent to Finance at PO Box 7534, Silverwater NSW 2128 or emailed to macpacfinance@superretailgroup.com.
- 11.2. Any notice to be given to the Customer by Macpac shall be sent to the last known address or email whichever is applicable. Notices shall be considered to have been sufficiently delivered 2 days after mailing or in the case of email once it has been sent, unless a notice of a failure is received.

### 12. Trust and Trustees

Where the Customer is a trustee, the Customer certifies that it has full power and authority to act on behalf of the trust and to enter into these terms and conditions and this Application. The Customer further agrees that it shall be bound by these terms and conditions and that it enters into this Application both personally and as trustee.

### 13. Notification of Changes

- 13.1. The Customer must not assign and/or novate this Application and these terms and conditions without the prior written approval of Macpac, which may be granted or declined at Macpac's sole discretion.
- 13.2. The Customer agrees to notify Macpac within 7 days of any changes to:
  - 13.2.2. the address of the business or the address where the Goods will be situated;
  - 13.2.3. the trading name; or
  - 13.2.4. the persons (Proprietors, Partners or Directors/Trustees) conducting the business.
- 13.3 Macpac reserves the right to request that a new Application for a Macpac Account be completed on notification of such a change by the Customer in accordance with clause 13.2.

#### 14. Severance

In the event that any part of these terms and conditions is or becomes void or unenforceable, that part is severed so that the validity and enforceability of the remainder of these terms and conditions shall not be affected.

#### 15. Waiver

Macpac's failure to exercise any right or power does not operate as a waiver and a partial exercise of a right or power does not preclude any further exercise of the right or power.

### 16. **Law**

These terms and conditions are governed by and construed in accordance with the laws of Australia. The Customer agrees to submit to the non-exclusive jurisdiction of the courts of Australia as selected at Macpac's discretion.

### 17. Communications and opting-out

- 17.1. Unless the Customer has opted out of receiving marketing communications from Macpac, the Customer agrees to Macpac communicating with the Customer via various channels and media (including by email, SMS, phone and by advertising on certain websites and social media).
- 17.2. The Customer acknowledges and agrees that they can opt out of receiving certain types of marketing communications from Macpac by:
  - 17.2.2. For marketing emails- clicking the unsubscribe link in the footer of those emails;
  - 17.2.3. For survey and feedback emails- clicking the unsubscribe link in the footer of those emails; and
  - 17.2.4. For SMS- replying STOP to any SMS communications Macpac sends Customers.

However, Customer agrees that if the Customer unsubscribes from one type of communication (i.e. marketing emails, suvery and feedback emails or SMS) the Customer will continue to receive other types of communications. For example, if a Customer unsubscribes from receiving survey and feedback emails, they will continue to receive marketing emails and SMS communications, unless they have separately unsubscribed from those types of communications.

17.3. The Customer agrees that Macpac may send certain transactional messages to the Customer relevant to the Customer's Account. These transactional messages include messages relating to the Customers Account (like messages confirming the Member's account has been issued with a Statement), important information relating to products and services the Customer has purchased (like health and safety recalls) and updates to Macpac's Privacy Policy. The Customer agrees that transactional messages will not contain an unsubscribe link. If the Customer does not want to receive such transactional messages, the Customer may terminate their Account.

#### 18. Interpretation

In these terms and conditions, unless contrary to the context:

- 18.1. "Account" means each account of the Customer, held with Macpac, for moneys owing in relation to the supply of Goods;
- 18.2. "Application" means the Application for a Macpac Account in which these terms and conditions are incorporated;
- 18.3. "Macpac" means Macpac Retail Pty Ltd A.C.N. 129 716 025.
- 18.4. "Customer" means and includes any natural person, company, partnership or other entity who is the applicant for credit named on page 1 and whose order for the purchase of Goods is accepted by Macpac;
- 18.5. "Goods" means and includes goods and services supplied or to be supplied to the Customer by Macpac;
- 18.6. "GST Act" means "A New Tax System (Goods and Services Tax) Act 1999" and any ancillary legislation relating to the imposition of goods and services tax;
- 18.7. "GST" means any tax chargeable or payable under the GST Act;
- 18.8. "Minimum Spend" means the amount of \$1,000, or such other amount as determined by Macpac at its discretion from time to time, and notified to the Customer;
- 18.9. "PPSA" means the Personal Property Securities Act 2009 and "PPSR" means the Personal Property Securities Register under the PPSA.