



Magnum Plumbing Pty Ltd, PO Box 154, Edge Hill Qld 4870

TRADING TERMS AND CONDITIONS

1. PARTIES:

The Supplier: Magnum Plumbing Pty Ltd (ACN 127 438 331)

The Customer: _____

The Premises: _____

2. DEFINITIONS

- 2.1. The Supplier is MAGNUM PLUMBING PTY LTD (ACN 127 438 331) of Unit 1 & 2 468 – 470 Sheridan Street, Cairns, QLD, 4870.
- 2.2. The Customer is the party or any person acting on behalf of and with the authority of the Customer that the Order is provided for.
- 2.3. The Guarantor is the person(s), or entity, who agrees to be liable for the debts of the Customer.
- 2.4. The Order shall be defined as any request for the provision of Goods and/or Services by the Customer with the Supplier which has been accepted by the Supplier.
- 2.5. The Goods are the products and/or components provided by the Supplier.
- 2.6. The Services are all the delivery and/or supply of Goods, installation and repairs done by the Supplier, including any advice or recommendations.
- 2.7. The Premises are the land/or land and buildings where the Services are to be carried out.
- 2.8. The Price is the amount invoiced for Goods supplied or Services provided.
- 2.9. Indirect, Special or Consequential loss or damage includes i) any loss of income profit or business; ii) any loss of good will or reputation; iii) any loss of value of intellectual property.
- 2.10. Invoices include invoices for Goods supplied or for Services provide, or both.
- 2.11. Major failure is as defined under the *Competition and Consumer Act 2010*.
- 2.12. Security interest as defined in Section 12 of the Personal Property Securities Act 2009 (Cth).
- 2.13. "Security Agreement", "Commingled Goods", "Collateral", "Financing Statement", "Financing Change Statement" is defined under Section 10 of the Personal Property Securities Act 2009 (Cth).

3. GENERAL

- 3.1. These Terms and Conditions together with the Supplier's Credit Application Form and the Supplier's written or verbal quotation and/or estimate form this Agreement.
- 3.2. Any Order requested by the Customer is deemed to be an Order incorporating these Terms and Conditions and may not be varied unless expressly agreed to by the Parties in writing. In the event that an inconsistency exists and/or arises between these terms and the Order it is acknowledged between the parties that these Terms and Conditions will prevail.
- 3.3. No subsequent correspondence or document or discussion shall modify or otherwise vary these Terms and Conditions unless such variation is in writing and signed by the Supplier.
- 3.4. The Terms and Conditions are binding on the Customer, his heirs, assignees, executors, trustees and where applicable, any liquidator, receiver or administrator.
- 3.5. In these Terms and Conditions, the singular shall include the plural, the masculine shall include feminine and neuter and words importing persons shall apply to corporations.
- 3.6. Where more than one Customer completes this Agreement each shall be liable jointly and severally.

- 3.7. 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 and the offending provision shall be deemed as severed from these Terms and Conditions.
- 3.8. The Supplier may license or sub-contract all or any part of its rights and obligations without the Customer's consent but the Supplier acknowledges that it remains at all times liable to the Customer.
- 3.9. The failure by the Parties to enforce any provision of these Terms and Conditions shall not be treated as a waiver of that provision, nor shall it affect each Party's' right to subsequently enforce that provision.
- 3.10. The Customer acknowledges that the Supplier may detail these Terms and Conditions on its website.
- 3.11. The Customer covenants that he is either the owner of the Premises or is acting with the authority of the Owner.
- 3.12. These Terms and Conditions must be read in conjunction with the Supplier's Credit Application Form.

4. PLACEMENT OF ORDERS

- 4.1 Orders placed by the Customer with the Supplier will be considered valid when placing the Order by telephone.
- 4.2 Any written Quotation given by the Supplier shall expire thirty (30) days after the date of the written quotation. Quotations and/or estimates may also be provided to the Customer by verbal communication over the telephone.
- 4.3 All prices are based on taxes and statutory charges current at the time of the Quotation and/or estimate. Should these vary during the period from the date of the Quotation to the date of the invoice, the difference will become the responsibility of the Customer and the Customer will be invoiced for the extra charge by the Supplier.

5. PRICE

- 5.1. The Supplier reserves the right to change the Price in the event of a variation to the Supplier's Order, and notice will be provided in writing by the Supplier within a reasonable time.
- 5.2. At the Supplier's sole discretion the Price shall be either:
 - 5.2.1. The Supplier's quoted Price as for the Order (subject to clause 5.1); or
 - 5.2.2. As detailed on invoices provided by the Supplier to the Customer in respect of Goods and/or Services supplied.

6. SUPPLY OF GOODS/PROVISION OF SERVICES

- 6.1. At any time before payment is made by the Customer, the Supplier reserves their right to:
 - 6.1.1. Decline requests for any Goods requested by the Customer.
 - 6.1.2. Cancel or postpone the delivery of Goods at their discretion.
- 6.2. At the sole discretion of the Supplier, the Supplier may charge an attendance fee at the prevailing rate for any appointments made by the Parties.
- 6.3. Unless specified by the Supplier to the contrary in the Order, the Supplier does not warrant that it will be capable of providing the Services at specific times requested by the Customer during the term of this Agreement.
- 6.4. Subject to otherwise complying with its obligations under this Agreement, the Supplier shall exercise its independent discretion as to its most appropriate and effective manner of providing the Goods and/or providing the Services and of satisfying the Customer's expectations of those Goods and/or Services.
- 6.5. In the discharge of its duties, the Supplier shall comply with all reasonable directions of the Customer as to the nature and scope of the Goods and/or Services to be provided.
- 6.6. Nothing in the above clause shall effect the Supplier's right to exercise its own judgment and to utilise its skills as it considers most appropriate in order to achieve compliance with the said resolutions, regulations and directions or otherwise with its obligations under this Agreement.
- 6.7. The Supplier may agree to provide, on request from the Customer, additional Goods and/or Services not included or specifically excluded in the Quotation/Order. In this event, the Supplier shall be entitled to make an additional charge. Additional Goods and/or Services include, but are not limited to, alterations, amendments, and any additional visits by the Supplier after provision of the Goods and/or Services at the request of the Customer.
- 6.8. The Customer is responsible for ensuring that the Goods are secured at the Premises and warrants to be responsible for any loss, damage or theft of the Goods delivered by the Supplier to the Premises.
- 6.9. The Customer grants full access to the Supplier its servants and agents to the Premises to enable it to carry out the Services.
- 6.10. The Customer is responsible to obtain all necessary permits at the Premises for the provision of the Services.
- 6.11. The Supplier will not be responsible for any delays due to additional work that is required to be done before the Services can be provided that was not reasonably foreseeable by the Parties.
- 6.12. The Supplier will not provide the Services if there is Asbestos found at the Premises.

7. PAYMENT AND CREDIT POLICY

- 7.1. Any reference to Customer shall include all Customers, unless it refers to a specific group of Customers.
- 7.2. The Customer must make full payment to the Supplier within seven (7) days from the date of issue of the invoice(s) for the Goods and/or Services.

Credit

- 7.3. Credit will only be granted at the sole discretion of the Supplier and upon submission of a completed Credit Application Form.
- 7.4. Any credit granted may be revised by the Supplier at any time and at its discretion.
- 7.5. The Supplier reserves the right to withdraw any credit facility upon any breach by the Customer of these Terms of Conditions or upon the Customer ceasing to trade and/or being subject to any legal proceedings and/or the Customer committing an act of insolvency.
- 7.6. The Customer agrees that upon such withdrawal, any and all monies owing on the account shall become immediately due and payable.

8. GOODS AND SERVICES TAX

- 8.1. GST refers to Goods and Services tax under the *Goods and Services Act 1999* ("GST Act") and terms used herein have the meanings contained within the *GST Act*.
- 8.2. It is agreed between the Customer and the Supplier that the consideration for the Supplier expressed in this Agreement is exclusive of the Supplier's liability of GST.
 - 8.2.1. On sale:
 - 8.2.1.1. The Customer will pay to the Supplier the amount payable by the Supplier of GST on the taxable supply made by the Supplier under this Agreement;
 - 8.2.1.2. The Supplier shall deliver to the Customer a Tax Invoice for the supply in a form which complies with the *GST Act* and Regulations.

9. DISHONOUR OF CHEQUE

- 9.1. If any cheque issued by the Customer or by any third party in payment of the Price is dishonoured:
 - 9.1.1. The Supplier may refuse to supply any further Goods until satisfactory payment is received in full, including bank fees and charges;
 - 9.1.2. The Supplier is entitled to treat the dishonour of the Customer's cheque as a repudiation of this Agreement and to elect between terminating this Agreement or affirming this Agreement, and in each case claiming and recovering compensation for loss or damage suffered from the Customer.
 - 9.1.3. The Customer may be liable for a dishonoured cheque fee of \$40.00.

10. DEFAULT

- 10.1. Invoices issued by the Supplier shall be due and payable within fourteen (14) days from the date of issue of the invoice(s) for the Goods and/or Services ("Default Date"). Without prejudice to any other rights of the Supplier, the Customer may be charged an accounting keeping fee of \$25.00 per month on any payment in arrears.
- 10.2. If the Supplier does not receive the Outstanding Balance for the Price on or before the Default Date, the Supplier may, without prejudice to any other remedy it may have, forward the Customer's outstanding account to a debt collection agency for further action. The Customer acknowledges and agrees that:
 - 10.2.1. After the Default Date, the Outstanding Balance shall include, but not limited to, all applicable fees and charges under this Agreement;
 - 10.2.2. In the event of the Customer being in default of his obligation to pay and the overdue account is then referred to a debt collection agency, and/or law firm for collection the Customer shall be liable for the recovery costs incurred and if the agency charges commission on a contingency basis the Customer shall be liable to pay as a liquidated debt, the commission payable by the Supplier to the agency, fixed at the rate charged by the agency from time to time as if the agency has achieved one hundred per cent recovery and the following formula shall apply.

$$\text{Commission} = \left\{ \frac{\text{Original Debt}}{100 - \text{Commission \% charged by the agency (including GST)}} \right\} \times 100$$

- 10.2.3. In the event where the agency is Prushka Fast Debt Recovery the applicable commission rate for the amount unpaid is as detailed on www.prushka.com.au
- 10.2.4. In the event where the Supplier or the Supplier's agency refers the overdue account to a lawyer the Customer shall also pay as a liquidated debt the charges reasonably made or claimed by the lawyer on the indemnity basis.

11. RISK AND LIABILITY

- 11.1. The Customer will ensure when placing Orders that there is sufficient information to enable the Supplier to execute the Order.
- 11.2. The Supplier takes no responsibility if the specifications provided by the Customer are wrong or inaccurate and the Customer will be liable in that event for the expenses incurred by the Supplier for any work required to rectify the Order.
- 11.3. The Customer is responsible for ensuring that the Supplier is made aware of any special requirements pertaining to the Order and the Supplier relies upon the integrity of the information supplied to it.
- 11.4. The Supplier takes no responsibility and will not be liable for any damages or costs resulting in the Goods being faulty as a consequence of insufficient information provided by the Customer.
- 11.5. The Supplier takes no responsibility for representations made in relation to the Goods or any delay in the delivery of the Goods made by a third party or third party manufacturer which was organised by the Customer.
- 11.6. The Supplier takes no responsibility for and Goods and/or Services previously provided by a Third Party.
- 11.7. The Customer acknowledges that the Supplier shall not be liable for and the Customer releases the Supplier from any loss incurred as a result of delay, or failure to provide the Goods or to observe any of these conditions due to an event of force majeure, being any cause or circumstance beyond the Supplier's reasonable control.
- 11.8. The Supplier does not represent that it will provide and/or deliver any Goods unless it is included in the Quote.
- 11.9. Subject to clause 11.1 and 11.2 herein the Customer accepts risk in relation to the Goods when the Goods pass to his care and/or control.

12. WARRANTY

- 12.1. The Supplier warrants that the Customer's rights and remedies in this Agreement arising from a warranty against defects are in addition to other rights and remedies under any applicable law in relation to the goods and services to which the warranty relates.
- 12.2. The Supplier does not purport to restrict, modify or exclude any liability that cannot be excluded under the Competition and Consumer Act 2010 (Cth) or any related or complementary legislation or regulations as in force and amended from time to time.

Warranty for Services

- 12.3. The Customer warrants that it will report to the Supplier any defect in any Service provided preferable within fourteen (14) days from the date that the defect became apparent.
- 12.4. To the extent permitted by law as read in conjunction with Clause 12.2, the Supplier's liability in respect of defective services will be limited to:
 - 12.4.1. the re-supply of the Service; or
 - 12.4.2. the payment of the cost of having the Services supplied again; or
 - 12.4.3. the refund of the Price paid by the Customer in respect of the Service.
- 12.5. In respect of all claims the Supplier shall not be liable to compensate the Customer for any reasonable delay in remedying the defective Services or in assessing the Customer's claim. The Customer warrants that it will use its best endeavours to assist the Supplier with identifying the nature of the defective Service claim.

Warranty for Goods

- 12.6. The Customer warrants that it will report any defect in any Goods supplied preferable within fourteen (14) days from the date that the defect became apparent.
- 12.7. The Supplier warrants:

Our goods come with guarantees that cannot be excluded under the Australian Consumer Law. You are entitled to a replacement or refund for a major failure and compensation for any other reasonably foreseeable loss or damage. You are also entitled to have the Goods repaired or replaced if the Goods are not of acceptable quality and the failure does not amount to a major failure.
- 12.8. The Customer acknowledges that additional costs incurred, such as labour and/or freight, will be borne by the Customer.
- 12.9. If the Goods and Services are not of a kind ordinarily acquired for personal, domestic or household use or consumption, the Supplier's liability for a consumer guarantee under the Australian Consumer Law in relation to those Goods and Services is limited to, at the discretion of the Supplier:
 - 12.9.1. The resupply of the Goods and Services;
 - 12.9.2. The payment of the cost of providing the Goods and Services again.

- 12.10. Warranty for Goods shall only cover the cost of Goods. The Customer acknowledges that additional costs incurred, such as labour and/or freight, must be borne by the Customer.

Claims made under Warranty

- 12.11. Subject to clause 12.2 of this Agreement claims for warranty should be made in one of the following ways:

12.11.1. The Customer must send the claim in writing together with proof of purchase to the Supplier's business address stated in clause 2.1 of this Agreement;

12.11.2. The Customer must email the claim together with the proof of purchase to the Supplier on magnumplumbing@yahoo.com.au

12.11.3. The Customer must contact the Supplier on the Supplier's business number 07 4032 2411

- 12.12. Goods where a claim is made are to be returned to the Supplier or are to be left in the state and conditions in which they were delivered until such time as the Supplier or its Agent has inspected the Goods. Such inspection is to be carried out within a reasonable time after notification.

13. RETENTION OF TITLE

- 13.1. While the risk in Goods shall pass on delivery and/or supply (including all risks associated with unloading), legal and equitable title in the Goods shall remain with the Supplier until full payment of all Goods supplied by the supplier to the Customer is made. Pending such payment the Customer:

13.1.1. Shall hold the Goods as Bailee for the Supplier and shall return the Goods to the Supplier if so requested.

13.1.2. Agrees to hold the Goods at the Customer's own risk and is liable to compensate the Supplier for all loss or damage sustained to the Goods whilst they are in the Customer's possession.

- 13.2. The Supplier is authorised to enter the Premises or the premises where the Customer stores the Goods without liability for trespass or any resulting damage in retaking possession of the Goods until the accounts owed to the Supplier by the Customer are fully paid.

- 13.3. The Customer acknowledges that the Supplier may produce this clause to register its legal and equitable interest of the Goods as a secured party in accordance with the provisions of the *Personal Property Securities Act 2009*.

14. PERSONAL PROPERTIES SECURITIES ACT 2009 (CTH)

- 14.1. In accordance with the PPSA and complementary or interrelated legislation and/or regulations as amended from time to time, the Customer hereby acknowledges and agrees that this Agreement constitutes a Security Agreement which creates a Security Interest in favour of the Supplier to secure payment of the Price or any other amount owing under this agreement from time to time, extending to personal property previously supplied by the Supplier to the Customer, future advances and after-acquired property.

- 14.2. The Security Interest arising from any retention of title, as provided for in these Terms and Conditions, is a purchase money security interest (PMSI) under Section 14 of the PPSA and by entering into this Agreement, the Customer agrees to grant a PMSI to the Supplier.

- 14.3. Pursuant to the Clause 12, the Supplier has a PMSI in all Goods which are provided to the Customer by the Supplier on credit including any Commingled Goods.

- 14.4. The Supplier shall be entitled without notice to the Customer to register a Security Interest on the Personal Properties Securities Register (PPSR) as constituted and maintained in connection with the PPSA by an appointed regulatory authority.

- 14.5. The Customer agrees that the Supplier will not disclose information pertaining to the Security Interest to an interested party unless it is required to do so under Section 275(6) of the PPSA or otherwise under the general law. The Supplier will not be liable for any loss sustained as a result of disclosure to a third party.

- 14.6. The Customer:

14.6.1. Undertakes to sign and/or complete any documentation or provide any information which the Supplier may reasonably require to obtain perfection of the Security Interest and/or registration of a Financing Statement or Financing Change Statement on the PPSR. The Customer warrants that information supplied to the Supplier will be complete, accurate and up to date and indemnifies the Supplier against any loss incurred if the information is not complete, accurate or up to date;

14.6.2. Agrees not to register a Financing Statement under Section 10 of the PPSA or make a demand to alter the Financing Statement under Section 178 of the PPSA without the prior written consent of the Supplier;

14.6.3. Undertakes to give the Supplier fourteen (14) days written notice of any change or proposed change to the Customer's business name or structure, postal address (residential or business), contact details (including telephone numbers and email addresses);

14.6.4. Agrees to indemnify the Supplier against any and all costs reasonably incurred by the Supplier in perfecting and maintaining the Security Interest in the Goods or other applicable personal property under the PPSA and in respect of any and all costs incurred in the course of enforcing any of its rights or remedies under the PPSA;

- 14.6.5. Agrees to waive the right to receive the Verification Statement in respect of any Financial Statement or Financing Interest Statement relating to the Security Interest under Section 157 of the PPSA;
- 14.6.6. Agrees and undertakes to procure from any persons considered by the Supplier to be relevant to its security position such agreement or waivers that the Supplier may at any time require;
- 14.6.7. Agrees to waive any rights of enforcement under Section 115 in respect of collateral not used predominantly for personal, domestic or household purposes;
- 14.7. The following provisions confer rights and remedies to the Supplier which may be invoked in order to seize, take possession or apparent possession, retain, purchase, sell, dispose or otherwise deal with Goods. The customer acknowledges that the Supplier may exercise these rights in any manner which it deems fit, in its absolute discretion: Sections 123 (Seizing Collateral); 126 (Apparent Possession); 128 (Secured Party may Dispose of Collateral); 129 (Disposal by Purchase); 134(1) (Retention of collateral).

15. TERMINATION AND CANCELLATION

Cancellation by Supplier

- 15.1. The Supplier may cancel any Order to which these Terms and Conditions apply or cancel delivery of Goods at any time before payment is made by the Customer by giving written notice to the Customer. The Supplier shall not be liable for any loss or damage or consequential loss or damage whatever arising from such cancellation.
- 15.2. Without prejudice to the Supplier's other remedies at law, the Supplier shall be entitled to cancel all or any part of any Order of the Customer which remains unfulfilled and all amounts owing to the Supplier shall, whether or not due for payment, become immediately payable in the event that:
 - 15.2.1. Any money payable to the Supplier becomes overdue; or
 - 15.2.2. The Customer becomes insolvent, convenes a meeting with its creditors or proposes or enters into an arrangement with creditors, or makes an assignment for the benefit of its creditors; or
 - 15.2.3. A receiver, manager, liquidator (provisional or otherwise) or similar person is appointed in respect of the Customer or any asset of the Customer.

Cancellation by Customer

- 15.3. To the extent permitted by law as read in conjunction with Clause 12.2:
 - 15.3.1. Any Order cannot be cancelled by the Customer unless expressly agreed to by the Supplier in writing.
 - 15.3.2. In the event that the Customer cancels delivery of Goods the Customer shall be liable for any loss incurred by the Supplier (including, but not limited to, any loss of profits) up to the time of cancellation.
 - 15.3.3. If the Customer places an Order with the Supplier and the Supplier places an Order with a third party Supplier to meet the Customer's request, the Customer shall be liable for the Price of the Goods ordered if the Customer cancels the Order and the Goods have already been dispatched.

16. SET-OFF

- 16.1. The Customer shall have no right of set-off in any suit, claim or proceeding brought by the Supplier against the Customer for default in payment.
- 16.2. The Customer acknowledges that the Supplier can produce this clause in bar of any proceeding for set-off.

17. INSURANCE

- 17.1. The Supplier is not liable to provide any insurance cover in relation to the provision of the Goods and Services. The Customer is responsible to effect whatever insurance cover he requires at his own expense.

18. ACCESS

- 18.1. The Customer shall, where relevant, ensure the Supplier has full and safe access to the Premises and any necessary essential services, resources, equipment, materials and information.
- 18.2. The Customer will be charged an additional fee if the Supplier's work is interfered with or no proper or safe access is provided to the Supplier.
- 18.3. The Supplier will not be held responsible for any delay due to inclement weather, failure of the Customer to provide required Items or changes requested to be made by the Customer and/or in any circumstances beyond the Supplier's reasonable control.
- 18.4. The Customer shall supply water and/or electricity to the Supplier to carry out the Order at no costs to the Supplier.

19. AGREED USE

- 19.1. The Customer acknowledges that the Customer may forfeit any rights if any, he may have against the Supplier if:
 - 19.1.1. The Goods are applied for any other use to which the Goods are not intended for and/or not in accordance with instructions provided by the Supplier;

19.1.2. Any alteration to the Goods is carried out other than in accordance with intended alterations and/or the Goods are not repaired by a qualified authorised repairer.

19.2. The Customer further acknowledges sole responsibility for any damage or injury to property or person caused by using the Goods in any way and shall indemnify in full the Supplier, its servants and/or agents in relation to all such claims.

20. JURISDICTION

20.1. This Agreement is deemed to be made in the State of Queensland and all disputes hereunder shall be determined by the appropriate courts of Queensland.

21. PRIVACY ACT 1988

21.1. The Customer and/or the Guarantor/s agrees;

21.1.1. For the Supplier to obtain from a credit reporting agency a credit report containing personal credit information about the Customer and Guarantor/s in relation to credit provided by the Supplier.

21.1.2. That the Supplier may exchange information about the Customer and the Guarantor/s with those credit providers either named as trade referees by the Customer or named in a consumer credit report issued by a credit reporting agency.

21.1.3. The Customer consent to the Supplier being given a consumer credit report to collect overdue payment on commercial credit (Section 18K(1)(h) *Privacy Act 1988*).

22. ENTIRE AGREEMENT

22.1. These Terms and Conditions as defined in Clause 3.1 constitute the whole Agreement made between the Customer and the Supplier.

22.2. This Agreement can only be amended in writing signed by each of the parties.

22.3. All prior discussions and negotiations are merged within this document and the Supplier expressly waives all prior representations made by him or on his behalf that are in conflict with any clauses in this document in any way.

22.4. Nothing in these Terms and Conditions is intended to have the effect of contravening any applicable provisions of the *Competition and Consumer Act 2010* or the *Fair Trading Acts* in each of the States and Territories of Australia.

I/We understand and agree to be bound by the Terms and Conditions set out herein.

NAME:

POSITION HELD:.....

SIGNATURE:

DATE:/...../20...

NAME:

POSITION HELD:.....

SIGNATURE:

DATE:/...../20...

WITNESS NAME:

ADDRESS:.....

.....

SIGNATURE:

DATE:/...../20...

DEED OF GUARANTEE AND INDEMNITY

We each of the undersigned, for ourselves, our respective executors and administrators jointly and severally agree that if at any time the Customer shall default in any part of its performance of this Agreement, we will on demand by the Supplier pay, to the Supplier the whole of the monies owed by the Customer to the Supplier and we will keep the Supplier indemnified against all losses, costs, charges and expenses whatsoever which the Supplier may incur by any default on the part of the Customer. This is a continuing guarantee and indemnity and shall not be released by any neglect or forbearance on the part of the Supplier enforcing payment of any of the monies owed.

We acknowledge, by signing this Guarantee, that we have read and understood the Terms and Conditions and that we have been advised to consult our respective solicitors as to our liability with respect to this Guarantee and we agree to abide by this Deed.

EXECUTED AS A DEED on this day of 20 .

SIGNED SEALED AND DELIVERED BY:

Guarantor 1:

Name:

Address:

Contact Number (H)

Contact Number (M)

SIGNATURE:

IN THE PRESENCE OF:

Witness Name:

Address:

SIGNATURE:

SIGNED SEALED AND DELIVERED BY:

Guarantor 2:

Name:

Address:

Contact Number (H)

Contact Number (M)

SIGNATURE:

IN THE PRESENCE OF:

Witness Name:

Address:

SIGNATURE:

SIGNED SEALED AND DELIVERED BY:

Guarantor 3:

Name:

Address:

.....

Contact Number (H)

Contact Number (M)

SIGNATURE:

IN THE PRESENCE OF:

Witness Name:

Address:

.....

SIGNATURE: