



TRADING TERMS

(To be signed, dated and returned with account application)

A 6 month cash sale trading term will be monitored before account applications are reviewed. All applications are subject to credit checks before being processed.

We operate 30 Days end of month accounts, to encourage prompt payment within these terms we offer 2% settlement discount on the net value on payments received at the end of the month.

We value your custom and our aim is to remain competitive in an ever more demanding market and continue to deliver an efficient and cost competitive service to all our customers.

'In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at <http://www.experian.co.uk/crain/index.html>'

Signed..... Date.....

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