

CREDIT ACCOUNTS

TERMS AND CONDITIONS

1. Customers seeking credit are required to complete a Credit Application form and return it to the City of Karratha Debtors team for processing.
2. The responsibility for providing the credit references rests with the customer.
3. Credit terms cannot be provided until all the necessary information has been received and evaluated by the City of Karratha.
4. By making a credit application the customer authorises the City of Karratha to contact the credit references provided.
5. By making a credit application the customer authorises the City of Karratha to obtain credit reports about the customer from credit reporting agencies.
6. Credit reports may be used by the City of Karratha to assess credit applications and for periodically assessing the continued provision of credit to customers.
7. The City of Karratha will advise a customer who has made a credit application if credit terms will be granted.
- 8. The City of Karratha's trading terms are strictly 40 days from the date of invoice.**
- 9. Failure to pay an invoice within 40 days from the date of invoice may result in interest charges on the overdue amount.**
10. The prescribed rate of interest as at 1 July 2015 is 11% per annum accrued on a daily basis as per section 6.13(1) of the *Local Government Act 1995*.
11. Failure to pay an invoice on time may result in credit being cancelled without notice.
12. The minimum credit account amount is \$50.00 per month, otherwise cash/cheque terms will apply.
13. All requests for the City of Karratha's services must be accompanied by a Purchase Order or a Letter of Approval from the customer to ensure that the customer has authorised the provision of the service.
14. Purchase Orders and Letters of Approval may cover either a single occurrence, project or event, list of authorised officers who can use the account or a time frame for services e.g. one month/six month/one year.
15. If a customer requests a service to be charged to another business/person, that other business/person who is to be charged must provide a Letter of Authority for each service.
16. If the other business/person who is to be charged does not already have an approved credit account with the City of Karratha, cash/cheque terms will apply.
17. A Letter of Authority from the other business/person who is to be charged must be on business letterhead (where applicable) and contain:
 - i. ABN number (where applicable)
 - ii. Address, telephone and fax numbers
 - iii. Dates authorisation is effective
 - iv. Details of the City of Karratha service/s the customer is permitted to use
 - v. A statement that the business/person who is to be charged is willing to accept the charges
 - vi. The signature of the person who is to be charged, or the signature of an authorised representative of the business who is to be charged.

18. Any personal information provided will be used for the City of Karratha's primary purpose of delivering council services and carrying out council business.
19. The City of Karratha will make reasonable efforts to keep any personal information confidential and secure and ensure that any of our employees or agents who have access to personal information do not make any unauthorised use, modification or disclosure of that information.
20. The City of Karratha will only disclose personal information about a customer for our primary purpose, for the purposes of a customer's credit application, for the purposes of periodically assessing the continued provision of credit to a customer, to any extent specifically required by law or if the customer gives us permission to disclose.
21. Customers with credit accounts must notify the City of Karratha in writing of any changes to the following:
 - i. Postal or Registered Office/Business addresses
 - ii. Directors, Partners, or Owners of the business
22. Failure by a customer to adhere to any or all of the City of Karratha's Credit Accounts Terms and Conditions may result in credit being cancelled without notice.
23. By making a credit application the customer authorises the City of Karratha to disclose to credit reporting agencies the conduct of the customer's credit account.
24. Any claims by customers arising from invoices issued by the City of Karratha must be made within seven (7) working days of receipt of the invoice.

