

Application for Credit Account

Council of the City of Gold Coast
 ABN 84 858 548 460
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 P (07) 5582 9267
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Please use BLOCK LETTERS and complete all details in full. Incomplete forms will be returned.

If you have any specific enquiries on how to complete this form, please contact Payments and Recoveries on (07) 5582 9267.

Completed applications may be faxed to (07) 5581 6928 or emailed to drccr@goldcoast.qld.gov.au.

Please allow 10 days for processing.

Privacy statement

Council of the City of Gold Coast (Council) is collecting your personal information in accordance with Local Government Act 2009 in order to consider approval for credit. The information will only be used by authorised officers for the purpose of verification and ensuring our records are accurate. Your information will not be given to any other person or agency unless you have given us permission or we are required or allowed to by law.

Section 1 – Type of Account Required

*E.g. As Constructed / House Drainage / Refuse Tip / Building Fees / Searches / Hall Hire / Stand Pipes etc.
 Credit allowed is 2.5 times your average monthly usage. e.g. \$2000 monthly use = Credit Limit of \$5000.*

Account/s Required:			
Amount of Credit Required Per Month:	\$		
Preferred Communication Method:	<input type="checkbox"/> Email	<input type="checkbox"/> Post	

Section 2 – Customer Details

If your current address is less than 5 years old, please provide details of any previous address/es until the 5 year period is covered. If more space is required, please attach another page at the end of your application.

Registered Name:			
Trading Name:			
Entity Type:	<input type="checkbox"/> Individual	<input type="checkbox"/> Partnership	<input type="checkbox"/> Trustee
	<input type="checkbox"/> Sole Trader	<input type="checkbox"/> Company	<input type="checkbox"/> Government
Registered Business Name:			
Business (ABN) Number:		Company (ACN) Number:	
Postal Address:			
		Post Code:	
Telephone Number:		Fax Number:	
Email Address:			
Mobile:		Website	
Registered Address:			
		Post Code:	
Period of time at this address:	years	months	
Previous Address (1):			
		Post Code:	
Period of time at this address:	years	months	
Previous Address (2):			
		Post Code:	
Period of time at this address:	years	months	

Section 3 – Applicant 1 Details

To be completed by each applicant and their partner (spouse/de facto) if applicable.
If your current address is less than 5 years old, please provide details of any previous address/es until the 5 year period is covered. If more space is required, please attach another page at the end of your application.

Applicant (1):

Position / Title:	<input type="checkbox"/> Director <input type="checkbox"/> Proprietor	<input type="checkbox"/> Partner <input type="checkbox"/> Sole Trader	Other:
Name:			
Address:			
		Post Code:	
Period of time at this address:	years	months	
Previous Address (1):			
		Post Code:	
Period of time at this address:	years	months	
Previous Address (2):			
		Post Code:	
Period of time at this address:	years	months	
Date of Birth:		Country of Birth:	
Drivers Licence Number:		Issuing State / Country:	
Passport Number:		Issuing Country:	

Partner of Applicant (1):

Relationship	<input type="checkbox"/> Spouse	<input type="checkbox"/> De facto:	Other:
Name:			
Address:			
		Post Code:	
Period of time at this address:	years	months	
Previous Address (1):			
		Post Code:	
Period of time at this address:	years	months	
Previous Address (2):			
		Post Code:	
Period of time at this address:	years	months	
Date of Birth:		Country of Birth:	
Drivers Licence Number:		Issuing State / Country:	
Passport Number:		Issuing Country:	

Section 3 – Applicant 2 Details

To be completed by each applicant and their partner (spouse/de facto) if applicable.

If your current address is less than 5 years old, please provide details of any previous address/es until the 5 year period is covered. If more space is required, please attach another page at the end of your application.

Applicant (2):

Position / Title:	<input type="checkbox"/> Director	<input type="checkbox"/> Partner	Other:
	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Sole Trader	
Name:			
Address:			
		Post Code:	
Period of time at this address:	years	months	
Previous Address (1):			
		Post Code:	
Period of time at this address:	years	months	
Previous Address (2):			
		Post Code:	
Period of time at this address:	years	months	
Date of Birth:		Country of Birth:	
Drivers Licence Number:		Issuing State / Country:	
Passport Number:		Issuing Country:	

Partner of Applicant (2):

Relationship	<input type="checkbox"/> Spouse	<input type="checkbox"/> De facto:	Other:
Name:			
Address:			
		Post Code:	
Period of time at this address:	years	months	
Previous Address (1):			
		Post Code:	
Period of time at this address:	years	months	
Previous Address (2):			
		Post Code:	
Period of time at this address:	years	months	
Date of Birth:		Country of Birth:	
Drivers Licence Number:		Issuing State / Country:	
Passport Number:		Issuing Country:	

If there are more than two (2) applicants, please attach another page at the end of your application.

COLLECTION NOTICE

Council of the City of Gold Coast (Council) is collecting your personal information in order to provide the services requested, perform associated Council functions and services, and to update and maintain Council's customer information records. Your information is handled in accordance with the Information Privacy Act (Qld) 2009 and may only be accessed by Councillors, Council employees and authorised contractors. Unless authorised or required by law, we will not provide your personal information to any other person or agency. For further information go to <http://www.goldcoast.qld.gov.au/privacy-81.html>.

Council may also use your personal information in order to contact you to provide you with information regarding Council functions and services. If you do not wish to receive such information please opt out using the unsubscribe link in the communication material sent to you.

Section 4 – Privacy Act Authorisation

This must be completed in full prior to processing your credit application. Please sign below authorising permission to obtain credit reports.

- a) The Applicants acknowledge that under Section 18(E)8(c) of the Privacy Act ('The Act'), the City of Gold Coast (Council) is allowed to give a credit reporting agency personal information about the credit application. The information, which may be given to an agency is covered by Section 18E(1) of The Act.
- b) The Applicants agree that the City of Gold Coast (Council) may, if it considers relevant for the purpose, obtain from a credit reporting agency, credit reports containing personal credit information about the individuals:
 - i. To assist assessment of the individual's application for commercial credit;
 - ii. To assist in collection of overdue payments (Section 18K(1)(b) & (h));
 - iii. To assess whether to accept the individuals as guarantors for credit applied for or provided to the Applicant. The individuals agree that if the City of Gold Coast (Council) approves the Applicant's request for credit, this agreement remains in force until the credit facility covered by the application ceases (Section 18K(1)(c)).
- c) City of Gold Coast (Council) may give to, and seek from, credit providers named in the credit application, and any credit providers that may be named in a credit report issued by a credit reporting agency, information about the individual's credit arrangements (Section 18N(1)(b) of The Act).
- d) If the credit application is an application for consumer credit, then the individuals agree that if the City of Gold Coast (Council) considers it relevant to assess their credit application for personal credit, City of Gold Coast (Council) may obtain a credit report about their commercial activities or commercial credit worthiness from a business, which provides information about commercial credit worthiness of persons (Section 18L(4) of The Act).
- e) The Applicants agree that the City of Gold Coast (Council) may obtain a consumer credit report containing information about each applicant from a credit reporting agency for the purpose of assessing my / our application for commercial credit (Section 18K (1)(b) of the Act).

Applicant (1) Name (please print):			
Position / Title:			
Signature		Date	
Applicant (2) Name (please print):			
Position / Title:			
Signature		Date	

Section 5 – Applicant's Declaration

The signatory hereby warrants that the information contained in this application is true, accurate and correct. It is acknowledged by the signatory that the information is for the purposes of obtaining credit. The applicant also warrants that he/she is not an undischarged bankrupt.

We note that: -

- a) The terms and conditions appearing on this application form part of the application, and if this application is accepted an order placed by the Applicant will constitute unqualified acceptance by the Applicant of the terms and conditions and any credit limit.
- b) The credit limit extended to the Applicant will be solely at the discretion of the City of Gold Coast (Council).
- c) The Directors (or some other party) may be required by the City of Gold Coast (Council) to sign guarantees to support this application.

Applicant (1) Name (please print):			
Position / Title:			
Signature		Date	
Applicant (2) Name (please print):			
Position / Title:			
Signature		Date	

Section 6 – Director’s / Personal Guarantee

The person/s signing the guarantee on behalf of the company (or persons listed as Director, Proprietors, Individuals or Sole Traders on the Credit Application form) shall be primarily liable for payment of all amounts payable by the company to the City of Gold Coast (Council) under this guarantee. It is understood that in the first instance, all invoices and accounts under this agreement shall be directed to the Company. But if the Company has failed to pay any part of them, within the terms as agreed, then the Director/s signing (or such of the Directors as are nominated on the Credit Application Form) shall upon demand, promptly pay such outstanding accounts or invoices personally.

Director (1) Name (please print):			
Signature		Date	
Director (2) Name (please print):			
Signature		Date	

Section 7 - Trade References

Do not supply the following as trade references: Reece, Master Builders Associations, Telstra, Bunnings, Boral or any Bank.

- **Please provide three (3) trade references.**
- Ensure your referees are made aware that the City of Gold Coast (Council) may be contacting them on your behalf.
- A trade account should have been held for longer than 2 months with each of the trade references supplied.

Trade Reference (1)			
Name (please print):			
Phone:			
Mobile:			
Fax:			
Trade Reference (2)			
Name (please print):			
Phone:			
Mobile:			
Fax:			
Trade Reference (3)			
Name (please print):			
Phone:			
Mobile:			
Fax:			

Section 8 – Terms and Conditions

1. In the event of the City of Gold Coast (Council) granting credit facilities to the Applicant, then the applicant shall settle all accounts in full no later than 14 days from the date of issue or no later than the due date shown on the invoice.
2. Granting of credit to an Applicant will only be on receipt of a fully signed and completed application and satisfactory assessment and evaluation.
3. The extent of the credit should be no more than 2.5 times the expected monthly usage.
4. Where credit accounts are overdue by **60** days or more, the credit facility may be withdrawn and the debt may be referred to a credit reference agency as a defaulted payment.
5. The applicant will not be granted credit before this application has undergone the City of Gold Coast (Council's) credit assessment and received approval.
6. City of Gold Coast (Council) has the right, at its discretion, to cancel any credit facility at any time. In the event of any credit facility being cancelled, for whatever reason, the monies due to the City of Gold Coast (Council) shall become due and payable immediately upon demand.
7. In the case that the Applicant shall be a Company acting as a trustee for a trust, the Applicant hereby acknowledges that the trust shall be liable on the account, and the trust has sufficient assets to meet payment of the credit facilities granted.
8. The City of Gold Coast (Council) reserves the right to amend at its discretion the credit limit without prior notice.
9. The Customer will notify the City of Gold Coast (Council) no later than 14 days after any change of ownership or change in particulars.
10. Any expenses, costs or disbursements incurred by City of Gold Coast (Council) in recovering any outstanding monies, including debt collection agency and solicitors fees, shall be paid by the Customer.
11. Any payments tendered by the Customer to the City of Gold Coast (Council) shall be applied as follows:
 - a. Firstly, as reimbursement for any collection costs incurred by Council;
 - b. Secondly, in payment of any interest charged to the Customer;
 - c. Thirdly, in satisfaction or part satisfaction, of the oldest portion of the Customer's account.

WARNING: If you do not understand this document, please seek independent legal advice.