

# Credit Account Application



Applicant Details:		
Trading name:		
Legal entity name (if different):		
Company Number:		
Postal address:	Postcode:	
Street address:	Postcode:	
Order Contact details:	Contact name:	
	Email address:	
	Telephone:	
Accounts Contact details:	Contact name:	
	Email address:	
	Telephone:	
Applicant's type of business: (circle as appropriate)	Company / Partnership / Sole Trader	
Number of years business has been operating:		
Number of years business has had current ownership:		
Anticipated monthly credit required:	\$	
Have any of the directors/shareholders/partners or the person signing this application been involved with a company which has gone into receivership, liquidation or any form of administration within the last three years? If yes, please provide details:	Yes / No	

## If Applicant is a Company, please fill in this section:

Address of registered office:		
Shareholders of Applicant: (If shareholding is extensive, please attach correct and up to date company search showing shareholding)		
1.	Telephone: (0 )	Address:
2.	Telephone: (0 )	Address:
3.	Telephone: (0 )	Address:

## Directors of Applicant:

1.	Telephone: (0 )	Address:
2.	Telephone: (0 )	Address:
3.	Telephone: (0 )	Address:

## If Applicant is a sole trader or partnership, please fill in this section:

Full name of sole trader/all partners:		
Residential address of sole trader/all partners:		
Date of birth of sole trader/all partners:		

### MCC CHRISTCHURCH LTD

**A** 48 Waterloo Road, Sockburn, Christchurch 8042  
**T** 03 349 5299

**P** PO Box 11-284, Christchurch 8443  
**E** [mcc.christchurch@mcclabel.com](mailto:mcc.christchurch@mcclabel.com)

**CN** 1196029  
**W** [mcclabel.com](http://mcclabel.com)

**Trade References:**

Please list at least three companies whom the Applicant has dealt with for a minimum of 12 months and whom the Applicant authorises us to contact as a trade reference.

1.	Contact:	Telephone: (0 )
2.	Contact:	Telephone: (0 )
3.	Contact:	Telephone: (0 )

1. The Applicant hereby applies for credit with Multi-Color Corporation on the basis of the information supplied above.
2. The Applicant certifies the information supplied is true and correct and not misleading through omission.
3. The Applicant confirms that it is currently in a solvent financial position, has never traded whilst insolvent and has no reason to believe that it won't continue in a solvent financial position.
4. In consideration of Multi-Color Corporation granting credit to the Applicant, the Applicant agrees to the terms and conditions of trade attached to this credit application which may be amended by Multi-Color Corporation from time to time and confirms that it will comply with those terms and conditions of trade.
5. The person signing this application declares that he/she is authorised to sign on behalf of the Applicant.

Authorised Signature (on behalf of the Applicant):	
Name of Authorised Signatory:	
Position of Authorised Signatory (circle as appropriate):	Director (if a company) / Partner (if a partnership)
Date:	

**Multi-Color Corporation use only:**

Standard personal guarantee obtained:	
Credit check obtained:	
Company search obtained:	
PPSA financing statement registered:	
Trade references checked:	
Account code and customer ID number:	
Sales person:	
Sales region:	
Credit limit:	
Customer (end user) type:	
Authorised by (Financial Controller):	Date:
Authorised by (Regional Financial Controller AP WS):	Date:
Details input by:	Date:

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# Terms and Conditions of Trade for MCC Christchurch Limited



## GENERAL

1. This Agreement forms the basis on which MCC Christchurch provides Quotations to the Customer in respect of Goods and supplies and sells Goods to the Customer. Each such Quotation and supply and sale shall be effected pursuant to the terms of this Agreement (unless in any specific case agreed otherwise in writing). Any Quotation, invoice or other document evidencing or describing any Goods is incorporated into and forms part of the Agreement.

## QUOTATIONS

2. A Quotation only remains valid for 30 days from the date it is given. Any Quotation may be withdrawn by MCC Christchurch at any time by notice to the Customer.
3. Where art or design is supplied by the Customer all Quotations are based on this copy being completed to our specification. Any additional work required to obtain copy in this condition will be paid for by the Customer.
4. MCC Christchurch written Quotations will be deemed to interpret the Customer's written and verbal instructions. Customers are accordingly advised to exercise due care and attention when checking Quotations before any further work proceeds.
5. A Quotation does not give rise to a binding contract in respect of the Goods that are the subject of that Quotation until the Customer advises the quote is accepted and places an Order, whether that be verbal, in writing or via email. A supply of Goods pursuant to any such Order is governed by this Agreement.

## CANCELLATION AND SUSPENSION

6. The Customer is bound to pay the Price from the time that an Order is placed with MCC Christchurch. No Order may be cancelled without the prior approval of MCC Christchurch and then only upon such terms as MCC Christchurch may specify.
7. The suspension of any work for a period of 30 days will entitle MCC Christchurch to immediate payment in full of the portion of the work completed.

## PRICE

8. The Price shall be increased by the amount of any GST and other taxes and duties which may be applicable except to the extent that such taxes are expressly included in any Quotation given by MCC Christchurch.
9. The Price shall be increased by the amount of freight and installation costs which may be applicable, except to the extent that such costs are expressly included in any Quotation given by MCC Christchurch.

## PAYMENT

10. MCC Christchurch may require immediate payment, otherwise payment in full is due by the 20th of the month following the date of invoice. Any variations to the terms of payment must be agreed in writing with MCC Christchurch.
11. MCC Christchurch may alter terms of payment with effect from the date that it notifies the Customer of such change.
12. MCC Christchurch may impose a credit limit at any time, which may be altered at the discretion of MCC Christchurch.
13. If the Customer does not make payment of any amount by the due date, MCC Christchurch may (at its sole discretion) charge a default penalty at a rate of 2% per month calculated on a daily basis on the unpaid amount from the due date for payment until payment is made in full and may cancel any orders in existence and recover from the Customer all costs incurred as the result of the default. For the avoidance of doubt, such default interest rate will apply both before and after any judgment in relation to the relevant debt in addition and without limiting any other rights MCC Christchurch may have to recover the amount owing. If MCC Christchurch decides to instruct a debt collection agency to recover any amount owing, its debt collection agency may charge the Customer a fee equal to 25% plus GST of any unpaid amount (with a minimum of \$25). Where the total debt collection agency costs, legal costs and other costs arising from the collection of any amount owing exceeds the debt collection fee charged, the debt collection agency is also entitled to recover such additional costs from the Customer. This clause is intended to be for the benefit of, and enforceable by, our debt collection agency under the Contracts (Privity) Act 1982.

## DELIVERY

14. Delivery shall take place when the Customer takes possession of the Goods from a MCC Christchurch plant, or when they are received at the place specified in the Quotation or this Agreement. Delivery to a third party nominated by the Customer is deemed to be delivery for the purposes of this Agreement.
15. Any time stated for delivery is an estimate only. MCC Christchurch is not liable for any delay in delivery.
16. If the Customer requests urgent delivery and that delivery requires overtime or other additional costs, then such additional charges will be at the Customer's expense.
17. If the Customer refuses to accept delivery of any of the Goods, MCC Christchurch may charge the Customer for any additional costs incurred as a result, including storage and transportation costs.
18. No claim for discrepancy in orders delivered to the Customer shall be admitted unless it is made in writing to MCC Christchurch within 48 hours of delivery.

## VARIATIONS

19. In the case of Goods printed or made to the Customer's order, MCC Christchurch may deliver up to 10% more or less than the quantity of Goods ordered, and the Customer agrees to accept and pay for the quantity delivered.
20. All Quotations are based on original specifications. Any additional costs associated with any variation or alteration to these specifications will be paid for by the Customer at current rates.
21. There is no guarantee that production prints exactly match colour proofs because of variations in proof preparation methods and substrates. However, MCC Christchurch will use all reasonable endeavours to provide a commercially acceptable finished product.
22. MCC Christchurch will not be liable in anyway whatsoever (including negligence) for errors or omissions arising from an oversight or misinterpretation of a Customer's verbal instructions, or where a proof has been submitted to and approved by the Customer.

## RISK AND SECURITY INTEREST

23. Risk of any loss, damage or deterioration of the Goods passes to the Customer on delivery.
24. The Customer grants a security interest to MCC Christchurch in each and every part of the Goods as security for payment of that part and of each other part or parts of the Goods and for any other amounts owing by the Customer to MCC Christchurch from time to time, and for the performance by the Customer of all the Customer's other obligations to MCC Christchurch from time to time, ("Customer's indebtedness and obligations"). For the purposes of section 36(1)(b) of the PPSA, and to ensure maximum benefit and protection for MCC Christchurch by virtue of section 36(1)(b)(iii) of the PPSA, the Customer confirms and agrees that the Customer intends to and does grant to MCC Christchurch, as security for the Customer's indebtedness and obligations, a security interest in all of the Customer's present and after-acquired property except only for any such property which is or comprises items or kinds of personal property ("excepted property") which has not been supplied by MCC Christchurch to the Customer, other than any excepted property which is or comprises proceeds of any of that present and after-acquired property which has been supplied by MCC Christchurch to the Customer.
25. The Customer agrees to do anything that MCC Christchurch reasonably requires to ensure that MCC Christchurch has a perfected security interest in all the Goods and a purchase money security interest in each part of the Goods to the extent of the purchase price for that part.
26. MCC Christchurch may allocate amounts received from the Customer in any manner it determines, including in any manner required to preserve any purchase money security interest it has in any Goods.
27. The Customer agrees that:
  - (a) ownership of Goods remains with MCC Christchurch and does not pass to the Customer until the Customer pays all amounts owing in respect of those Goods and all the other amounts owing by the Customer to MCC Christchurch from time to time, or the Customer receives payment for the resale of those Goods;
  - (b) while ownership of Goods remains with MCC Christchurch, MCC Christchurch authorises the Customer in the ordinary course of its business to use those Goods or sell them for full consideration. The authority granted under this clause 27(b) is revoked from the time that:
    - (i) an Event of Default occurs; or
    - (ii) MCC Christchurch notifies the Customer in writing that this authority is revoked;
  - (c) where Goods in respect of which property has not passed to the Customer are sold by the Customer pursuant to the authority granted by clause 27(b), any book debt created upon the sale of such Goods and the proceeds of the sale of such Goods, when received by the Customer, shall be held on trust by the Customer for MCC Christchurch and any proceeds of sale so received by the Customer shall be placed in a separate bank account and shall first be applied towards the satisfaction of all indebtedness of the Customer to MCC Christchurch and thereafter shall be retained by the Customer;
  - (d) the Customer authorises MCC Christchurch and its agents to enter any property where the Goods supplied by MCC Christchurch may be located to re-take possession of Goods in respect of which payment has not been received. The Customer will indemnify MCC Christchurch and its agents for any costs, damage or liability arising from such entry; and
  - (e) where computer software is included in the Goods, legal and beneficial ownership in the software shall remain with MCC Christchurch or the licensor of the software, as the case may be. Use of such software shall be subject to the license agreement (if any) accompanying the manufacturer's software.
28. The Customer shall keep the Goods insured in the names of MCC Christchurch and the Customer for their respective rights and interests and will produce to MCC Christchurch, upon demand, such evidence as MCC Christchurch may require to confirm the existence of such insurance. If the Customer defaults in the performance of its obligations under this clause, MCC Christchurch shall be entitled to insure the Goods and the cost of effecting such insurance shall be payable by the Customer to MCC Christchurch upon demand.
29. The Customer will, if so required by MCC Christchurch, store separately the Goods and clearly identify such Goods as having been supplied by
30. In exercising its rights pursuant to these Risk and Security Interest clauses, MCC Christchurch shall be entitled to deduct from any sale of Goods recovered from the Customer all the liabilities and expenses (including legal expenses) incurred by MCC Christchurch in enforcing or attempting to enforce its rights pursuant to these clauses.
31. At any time after an Event of Default occurs, MCC Christchurch may (whether or not MCC Christchurch has exercised any other right) appoint any person to be a receiver of all or any of the Goods. In addition to, and without limiting or affecting any other powers and authorities conferred on a receiver (whether under the Receiverships Act 1993 or at law or otherwise), a receiver has the power to do all things in relation to the Goods as if the receiver has absolute ownership of the Goods.

## CONTRACTING OUT OF THE PPSA

32. The Customer waives the right to receive a copy of the verification statement confirming registration of a financing statement or financing change statement relating to the security interest under the Agreement.
33. The Customer agrees that nothing in sections 114(1)(a), 133 and 134 of the PPSA shall apply to this Agreement, or the security under this Agreement, and waives the Customer's rights under sections 121, 125, 129, 131 and 132 of the PPSA.

## GUARANTEES/WARRANTIES

34. All representations, warranties and conditions which would or might otherwise be implied in this contract are excluded and negated to the fullest extent permitted by law. Specifically, the Customer agrees that all warranties, conditions and other terms implied by the Consumer Guarantees Act 1993 ("CGA") or sections 9, 12A, 13 and 14(1) of the Fair Trading Act 1986 ("FTA") or any other statute or common law are excluded from this contract to the fullest extent permitted by law. The parties acknowledge and agree that: (i) the Customer is acquiring the Goods for the purposes of a business in full terms of sections 2 and 43(2) of the CGA; and (ii) the Goods are both supplied and acquired in trade for the purposes of the FTA and the parties agree to contract out of sections 9, 12A, 13 and 14(1) of the FTA. Where the Customer supplies the Goods in trade to a person acquiring them for business purposes, it must be a term of the Customer's contract with that person that the Act does not apply in respect of the Goods to the fullest extent permitted by law.

35. The following terms apply wherever the Act does not apply, or where the following terms are not inconsistent with the Act:

- Defective Goods shall, at the discretion of MCC Christchurch, be replaced or the price refunded.
  - All Claims relating to defects must be made in writing to MCC Christchurch within 14 days of delivery.
  - MCC Christchurch accepts no liability for any Claim by the Customer or any other person, including without limitation, any Claim relating to or arising from any conditions, warranties, descriptions, representations, conditions as to fitness or suitability for any purpose, merchantability or otherwise whether expressed or implied by law, trade custom or otherwise; or any representations, warranties, conditions or agreement made by any agent or representative, which are not expressly confirmed by MCC Christchurch in writing.
36. Nothing in these terms is intended to have the effect of contracting out of the provisions of the CGA or the FTA except to the extent permitted by the CGA or the FTA, and these terms are to be modified to the extent necessary to give effect to that intention.

## USE OF INFORMATION

37. The Customer agrees that MCC Christchurch may obtain information about the Customer from the Customer or any other person (including any credit or debt collection agencies) in the course of MCC Christchurch business, including for credit assessment, debt collecting and direct marketing activities.
38. The Customer agrees that MCC Christchurch may use any information it has about the Customer relating to the Customer's credit worthiness and give that information to any other person, including credit or debt collection agencies.
39. If the Customer is an individual (ie. a natural person) the Customer has rights under the Privacy Act 2020 to access and request the correction of any personal information which MCC Christchurch holds about the Customer.

## RIGHTS RETAINED BY CUSTOMER

40. Unless otherwise specified in writing, in all cases where the Customer has been separately invoiced with the cost of design, origination, platemaking, positive or negative film, foil blocks or other such work, the Customer will retain all rights in such materials free of the security interest in clause 24.

## CUSTOMER PROPERTY

41. MCC Christchurch will hold any property of the Customer at the Customer's risk. MCC Christchurch will use all reasonable endeavours to secure good results from the use of materials or equipment supplied by the Customer. However, MCC Christchurch does not accept responsibility for sub-standard work caused by defects in or the unsuitability of any materials or equipment supplied by the Customer. Any change or correction necessary to supply properly finished work will be paid for by the Customer. Where the Customer supplies materials or equipment, adequate supplies must be furnished to cover spoilage.
42. Unless advised by the Customer in writing within a period of 24 months from the date of the relevant invoice, MCC Christchurch may dispose of any property of the Customer it is still holding. All proceeds arising from their disposal may be used by MCC Christchurch to offset the cost of storing them.

## STOCK HOLDING

43. If the Customer requests MCC Christchurch to hold stock of self adhesive labels, tags or other products, such products will be held at MCC Christchurch premises in accordance with an integrated supply agreement between the parties. If there is no integrated supply agreement between the parties the products will only be held for 90 days from date of order. After 90 days, MCC Christchurch shall be entitled to invoice the Customer in full for the products so stored and delivery costs and the Customer will pay such invoice within 7 days of receipt, following which MCC Christchurch shall deliver the products to the Customer.
44. If the arrangement between the parties is cancelled, terminates or expires, MCC Christchurch shall be entitled to invoice the Customer in full for the products so stored and delivery costs and the Customer will pay such invoice within 7 days of receipt, following which MCC Christchurch shall deliver the products to the Customer.

## ELECTRONIC IMAGES AND/OR FILES

45. The Customer must retain a copy of any image or file it supplies to MCC Christchurch. MCC Christchurch is not responsible for any accidental damage to any such materials.
46. Unless otherwise agreed, the Customer will have no right or title to material stored by MCC Christchurch in any electronic form of storage.
47. If MCC Christchurch agrees to duplicate or transfer stored electronic material to the Customer MCC Christchurch will have the right to charge for such service.

## CLAIMS FOR DAMAGED OR DEFECTIVE NON-MANUFACTURED GOODS

48. To the extent permitted by law, if products or services supplied are damaged or defective, then MCC Christchurch may (at its sole discretion) repair, replace or re-supply the products or remedy the defect in the service provided that: (a) all Claims are reported in writing by the Customer to MCC Christchurch within 48 hours from the date of delivery of the Goods or supply of the services to the Customer, and (b) all Claims are fully documented giving sufficient details of supply and the alleged damage or defect.

## LIMITATION OF LIABILITY

49. To the extent permitted by law, MCC Christchurch's liability in any case of any defect or fault, or otherwise under this Agreement shall be limited to the remedy or repair, replacement or resupply of the products and/or services in respect of which such liability arises, whichever is the lesser and MCC Christchurch shall have no further liability or responsibility for any direct, indirect or consequential injury, loss, damage or expense whatsoever and howsoever arising from the supply of the products, services and advice purported to be given by or on behalf of MCC Christchurch.

## FORCE MAJEURE

50. MCC Christchurch will not be liable for any failure to fulfil its obligations under this Agreement if that failure is due to any cause beyond MCC control.

## INTELLECTUAL PROPERTY INFRINGEMENT

51. The Customer warrants that the use by MCC Christchurch of any designs, intellectual property or instructions supplied by the Customer (or by a third party at the Customer's request) will not infringe any intellectual property of any other person and the Customer indemnifies MCC Christchurch against any Claim relating to or arising from the infringement of any intellectual property of any other person.

## ILLEGAL MATTER

52. MCC Christchurch will not be obliged to print any illegal or libelous matter and the Customer agrees to indemnify MCC Christchurch against any Claim relating to or arising from the printing of such matter.

## OTHER AGREEMENTS

53. If there is any inconsistency between this Agreement and any Order submitted by the Customer (whether in writing, verbally or by electronic data interchange) or any other arrangement between the parties, this Agreement will prevail unless otherwise agreed in writing by the parties.

## WAIVER

54. If MCC Christchurch exercises or fails to exercise any right or remedy available to it, this shall not prejudice the rights of MCC Christchurch in exercising that or any other right or remedy.
55. Waiver of any term of this Agreement must be specified in writing and signed by an authorised officer of MCC Christchurch.

## GOVERNING LAW

56. This Agreement shall be governed by and construed in accordance with the laws of New Zealand.

## EVENT OF DEFAULT

57. Where the Customer commits an Event of Default, MCC Christchurch may take any of the following actions in its sole discretion:
  - (a) require the Customer to remedy the Event of Default within 7 days after receiving notice from MCC Christchurch specifying the Event of Default and requiring it to be remedied;
  - (b) require all amounts owing by the Customer to MCC Christchurch to be immediately due and payable;
  - (c) immediately suspend or terminate the Customer's account;
  - (d) enforce the security interest created under these terms; or
  - (e) exercise any rights that it may have under these terms or at law.

## ASSIGNMENT

58. The Customer shall not, directly or otherwise transfer any of its rights or interests in, or any of its liabilities or obligations under, or in connection with these terms except with the prior written consent of MCC Christchurch, which consent may be withheld in the absolute discretion of MCC Christchurch.

## VARIATION OF TERMS

59. MCC Christchurch may amend or vary these Terms at any time and such amendments or variations will be effective from the date on which notice of these changes is given to the Customer by MCC Christchurch (including notice on any Quotation or invoice and notice by reference to the current terms on the MCC website).

## WORDS USED IN THIS CONTRACT

- "Claim" includes (but is not limited to) any claim for loss of profits or any consequential, indirect or special loss, damage or injury of any kind suffered by any person arising directly or indirectly from any breach of cancellation of any contract or any negligence, misrepresentation or other act or omission by MCC Christchurch, its employees, agents or contractors.
- "Customer" means the customer identified in the credit application or Quotation or invoice, as applicable.
- "Agreement" means these Terms and Conditions of Trade themselves together with any and every document evidencing or describing, whether by item or kind or otherwise, the Goods, and includes the provisions of the Quotation (where the Agreement arises from a Quotation by the Company) or the provisions contained in the Company's confirmation of order (where the Agreement arises from acceptance by the Company of an order by the Customer).
- "Event of Default" means an event where:
  - any Goods are at risk; or
  - the Customer fails to comply with the terms of any agreement with MCC Christchurch, including failure to make payment of any amount by the due date; or
  - the Customer commits an act of bankruptcy; or
  - the Customer enters into any composition or arrangement with its creditors; or
  - MCC Christchurch deems the credit of the Customer to be unsatisfactory; or
  - if the Customer is a company the Customer does anything which would make it liable to be liquidated or a receiver or statutory or official manager is appointed over any of the assets of the Customer.
- "Goods" means any goods, products or services supplied by MCC Christchurch to the Customer under these terms.
- "Order" means an order in writing provided by the Customer to MCC Christchurch and includes written confirmation of a Quotation by a Customer.
- "Price" means the price for Goods as stated on a Quotation or as otherwise notified in writing by MCC Christchurch to the Customer.
- "PPSA" means the Personal Property Securities Act 1999.
- "Quotation" means a quotation in writing provided by MCC Christchurch to a Customer and includes an estimate.
- The terms "after-acquired property", "financing change statement", "financing statement", "inventory", "perfected", "proceeds", "purchase money security interest", "rights", "risk", "security interest" and "verification statement" have the respective meanings given to them under, or in the context of, the PPSA.