

Skudo Australia – Terms & Conditions of Trade

1. Definitions

- 1.1 “Contract” means the terms and conditions contained herein, together with any quotation, order, invoice or other document or amendments expressed to be supplemental to this Contract.
- 1.2 “Skudo” means Coverings Australia Pty Ltd T/A Skudo Australia, its successors and assigns or any person acting on behalf of and with the authority of Coverings Australia Pty Ltd T/A Skudo Australia.
- 1.3 “Customer” means the person/s, entities or any person acting on behalf of and with the authority of the Customer requesting Skudo to provide the Services as specified in any proposal, quotation, order, invoice or other documentation, and:
- (a) if there is more than one Customer, is a reference to each Customer jointly and severally; and
 - (b) if the Customer is a partnership, it shall bind each partner jointly and severally; and
 - (c) if the Customer is a part of a Trust, shall be bound in their capacity as a trustee; and
 - (d) includes the Customer’s executors, administrators, successors and permitted assigns.
- 1.4 “Goods” means all Goods or Services supplied by Skudo to the Customer at the Customer’s request from time to time (where the context so permits the terms ‘Goods’ or ‘Services’ shall be interchangeable for the other).
- 1.5 “Confidential Information” means information of a confidential nature whether oral, written or in electronic form including, but not limited to, this Contract, either party’s intellectual property, operational information, know-how, trade secrets, financial and commercial affairs, contracts, client information (including but not limited to, “**Personal Information**” such as: name, address, D.O.B, occupation, driver’s license details, electronic contact (email, Facebook or Twitter details), medical insurance details or next of kin and other contact information (where applicable), previous credit applications, credit history) and pricing details.
- 1.6 “Cookies” means small files which are stored on a user’s computer. They are designed to hold a modest amount of data (including Personal Information) specific to a particular client and website, and can be accessed either by the web server or the client’s computer. **If the Customer does not wish to allow Cookies to operate in the background when ordering from the website, then the Customer shall have the right to enable / disable the Cookies first by selecting the option to enable / disable provided on the website, prior to ordering Goods via the website.**
- 1.7 “Price” means the Price payable (plus any GST where applicable) for the Goods as agreed between Skudo and the Customer in accordance with clause 6 below.
- 1.8 “GST” means Goods and Services Tax as defined within the “A New Tax System (Goods and Services Tax) Act 1999” (Cth).

2. Acceptance

- 2.1 The Customer is taken to have exclusively accepted and is immediately bound, jointly and severally, by these terms and conditions if the Customer places an order for or accepts Delivery of the Goods.
- 2.2 In the event of any inconsistency between the terms and conditions of this Contract and any other prior document or schedule that the parties have entered into, the terms of this Contract shall prevail.
- 2.3 Any amendment to the terms and conditions contained in this Contract may only be amended in writing by the consent of both parties.
- 2.4 The Customer acknowledges and accepts that:
- (a) the supply of Goods on credit shall not take effect until the Customer has completed a credit application with Skudo and it has been approved with a credit limit established for the account; and
 - (b) the supply of Goods for accepted orders may be subject to availability and if, for any reason, Goods are not or cease to be available, Skudo reserves the right to vary the Price with alternative Goods as per clause 6.2.
- 2.5 In the event that:
- (a) the Customer places an order, Skudo requests that:
 - (i) before placing orders the Customer must confirm that the item code, description, quantity and the delivery address are correct; and
 - (ii) a purchase order is required for all orders and sample requests and all such purchase orders are to be emailed to info@skudoaus.com.au; and
 - (iii) orders must be received before 11am in order for delivery to be dispatched the same day.
 - (b) the supply of Goods request exceeds the Customers credit limit and/or the account exceeds the payment terms, Skudo reserves the right to refuse delivery.
- 2.6 All Goods supplied by Skudo shall be in accordance with the specifications or descriptions (if any) expressly listed or set out on the website, pail labels or order. No other specification, descriptive material, written or oral representation, correspondence or statement, promotional or sales literature shall form part of or be incorporated by reference into the order.
- 2.7 Where Skudo gives any advice (including but not limited to Goods and/or products are to be applied by a qualified contractor), recommendation, information, assistance or service provided by Skudo in relation to Services supplied is given in good faith to the Customer or the Customer’s agent and is based on Skudo’s own knowledge and experience and shall be accepted without liability on the part of Skudo. Where such advice or recommendations is not acted upon then Skudo shall require the Customer or their agent to authorise commencement of the Services in writing. Skudo shall not be liable in any way whatsoever for any damages or losses that occur after any subsequent commencement of the Services.
- 2.8 These terms and conditions are meant to be read in conjunction with the Terms and Conditions posted on Skudo’s website. If there are any inconsistencies between the two documents then the terms and conditions contained in this Contract shall prevail.
- 2.9 Electronic signatures shall be deemed to be accepted by either party providing that the parties have complied with Section 9 of the Electronic Transactions Act 2000 (NSW), the Electronic Communications Act 2000 (SA), the Electronic Transactions Act 2001 (ACT), the Electronic Transactions (Victoria) Act 2000, the Electronic Transactions (Northern Territory) Act 2000, Section 14 of the Electronic Transactions (Queensland) Act 2001, Section 7 of the Electronic Transactions Act 2000 (TAS), Section 10 of the Electronic Transactions Act 2011 (WA), Section 226 of the Contract Commercial Law Act 2017 (NZ) (whichever is applicable), or any other applicable provisions of that Act or any Regulations referred to in that Act.

3. Authorised Representatives

- 3.1 The Customer acknowledges that Skudo shall (for the duration of the Services) liaise directly with one (1) authorised representative, and that once introduced as such to Skudo, that person shall have the full authority of the Customer to order any Services, Goods and/or to request

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any variation thereto on the Customer's behalf. The Customer accepts that they will be solely liable to Skudo for all additional costs incurred by Skudo (including Skudo's profit margin) in providing any Services, Goods or variation/s requested thereto by the Customer's duly authorised representative.

4. Errors and Omissions

- 4.1 The Customer acknowledges and accepts that Skudo shall, without prejudice, accept no liability in respect of any alleged or actual error(s) and/or omission(s):
- (a) resulting from an inadvertent mistake made by Skudo in the formation and/or administration of this Contract; and/or
 - (b) contained in/omitted from any literature (hard copy and/or electronic) supplied by Skudo in respect of the Services.
- 4.2 In the event such an error and/or omission occurs in accordance with clause 4.1, and is not attributable to the negligence and/or wilful misconduct of Skudo; the Customer shall not be entitled to treat this Contract as repudiated nor render it invalid.

5. Change in Control

- 5.1 The Customer shall give Skudo not less than fourteen (14) days prior written notice of any proposed change of ownership of the Customer and/or any other change in the Customer's details (including but not limited to, changes in the Customer's name, address, contact phone or fax number/s, change of trustees, or business practice). The Customer shall be liable for any loss incurred by Skudo as a result of the Customer's failure to comply with this clause.

6. Price and Payment

- 6.1 At Skudo's sole discretion, the Price shall be either:
- (a) as indicated on any invoice provided by Skudo to the Customer; or
 - (b) the Price as at the date of delivery of the Goods according to Skudo's current price list; or
 - (c) Skudo's quoted price (subject to clause 6.2) which will be valid for the period stated in the quotation or otherwise for a period of thirty (30) days.
- 6.2 Skudo reserves the right to change the Price:
- (a) if a variation to Skudo's quotation is requested or required (including as to the nature or quantity of the Goods (including size and weight), nature and location of the collection and/or delivery address, distance from the collection address to the delivery address, facilities available for loading or unloading, weather conditions or delays beyond the control of Skudo, delivery times or dates, delay in returns or otherwise, etc.); or
 - (b) if during the course of the Services, the Goods cease to be available from Skudo's third party suppliers, then Skudo reserves the right to provide alternative Goods, subject to prior confirmation and agreement of both parties; or
 - (c) in the event of increases to Skudo in the cost of labour or materials (including but not limited to, overseas transactions that may increase, as a consequence of variations in foreign currency rates of exchange and/or international freight and insurance charges) which are beyond Skudo's control.
- 6.3 Variations will be charged for on the basis of Skudo's quotation, and will be detailed in writing, and shown as variations on Skudo's invoice. The Customer shall be required to respond to any variation submitted by Skudo within ten (10) working days. Failure to do so will entitle Skudo to add the cost of the variation to the Price. Payment for all variations must be made in full at the time of their completion.
- 6.4 At Skudo's sole discretion, a non-refundable deposit may be required.
- 6.5 Time for payment for the Goods being of the essence, the Price will be payable by the Customer on the date/s determined by Skudo, which may be:
- (a) before delivery of the Goods;
 - (b) for certain approved Customers, due thirty (30) days after invoice date given to the Customer by Skudo; or
 - (c) the date specified on any invoice or other form as being the date for payment; or
 - (d) failing any notice to the contrary, the date which is seven (7) days following the date of any invoice given to the Customer by Skudo.
- 6.6 Payment may be made by cheque, bank cheque, electronic/on-line banking, credit card (a surcharge may apply per transaction), or by any other method as agreed to between the Customer and Skudo.
- 6.7 Skudo may in its discretion allocate any payment received from the Customer towards any invoice that Skudo determines and may do so at the time of receipt or at any time afterwards. On any default by the Customer Skudo may re-allocate any payments previously received and allocated. In the absence of any payment allocation by Skudo, payment will be deemed to be allocated in such manner as preserves the maximum value of Skudo's Purchase Money Security Interest (as defined in the PPSA) in the Goods.
- 6.8 The Customer shall not be entitled to set off against, or deduct from the Price, any sums owed or claimed to be owed to the Customer by Skudo nor to withhold payment of any invoice because part of that invoice is in dispute.
- 6.9 Unless otherwise stated the Price does not include GST. In addition to the Price, the Customer must pay to Skudo an amount equal to any GST Skudo must pay for any supply by Skudo under this or any other agreement for the sale of the Goods. The Customer must pay GST, without deduction or set off of any other amounts, at the same time and on the same basis as the Customer pays the Price. In addition, the Customer must pay any other taxes and duties that may be applicable in addition to the Price except where they are expressly included in the Price.

7. Delivery of Goods

- 7.1 Delivery ("Delivery") of the Goods is taken to occur at the time that:
- (a) the Customer or the Customer's nominated carrier takes possession of the Goods at Skudo's address; or
 - (b) Skudo (or Skudo's nominated carrier) delivers the Goods to the Customer's nominated address even if the Customer is not present at the address.
- 7.2 At Skudo's sole discretion, the cost of Delivery is in addition to the Price.
- 7.3 Skudo is authorised to deliver the Goods at the address given to Skudo by the Customer for that purpose and it is expressly agreed that Skudo shall be taken to have delivered the Goods in accordance with this Contract if at that address Skudo obtains from any person a receipt or a signed delivery docket for the Goods.

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- 7.4 The Customer will be charged a delivery fee for any orders that are delivered by a Skudo representative.
- 7.5 Any Goods that are subsequently replaced, the same method of Delivery will be used as the original Delivery method received on the initial order and Skudo will pay the freight cost of the Delivery of the replaced Goods, excluding freight costs on expedited replacements which will be the cost of the Customer (including but not limited to third party or direct shipments).
- 7.6 Call tags or pickups must be available and ready to ship when the nominated carrier collects the returned Goods, failing this, within three (3) attempts of collection, the return shall be deemed as cancelled and the Price for the Goods will be payable in accordance with clause 6.
- 7.7 Skudo may deliver the Goods in separate instalments. Each separate instalment shall be invoiced and paid in accordance with the provisions in these terms and conditions.
- 7.8 Delivery of the Goods to a third party nominated by the Customer is deemed to be delivery to the Customer for the purposes of this Contract.
- 7.9 The Customer shall take delivery of the Goods tendered notwithstanding that the quantity so delivered shall be either greater or less than the quantity purchased provided that;
- (a) such discrepancy in quantity shall not exceed 5%, and
 - (b) the Price shall be adjusted pro rata to the discrepancy.
- 7.10 Any time specified by Skudo for Delivery of the Goods is an estimate only. The Customer must take Delivery by receipt or collection of the Goods whenever they are tendered for Delivery. Skudo will not be liable for any loss or damage incurred by the Customer as a result of Delivery being late. In the event that the Customer is unable to take Delivery of the Goods as arranged then Skudo shall be entitled to charge a reasonable fee for redelivery and/or storage.

8. Risk

- 8.1 Risk of damage to or loss of the Goods passes to the Customer on Delivery and the Customer must insure the Goods on or before Delivery.
- 8.2 If any of the Goods are damaged or destroyed following Delivery but prior to ownership passing to the Customer, Skudo is entitled to receive all insurance proceeds payable for the Goods. The production of these terms and conditions by Skudo is sufficient evidence of Skudo's rights to receive the insurance proceeds without the need for any person dealing with Skudo to make further enquiries.
- 8.3 If the Customer requests Skudo to leave Goods outside Skudo's premises for collection or to deliver the Goods to an unattended location, then such Goods shall be left at the Customer's sole risk.
- 8.4 The Customer acknowledges that:
- (a) all descriptive specifications, illustrations, drawings, data, dimensions, ratings and weights stated in Skudo's or manufacturer's fact sheets, price lists or advertising material, are approximate only and are given by way of identification only. The Customer shall not be entitled to rely on such information, and any use of such does not constitute a sale by description, and does not form part of the Contract, unless expressly stated as such in writing by Skudo; and
 - (b) the Customer shall be responsible for ensuring that the Goods ordered are suitable for their intended use; and
 - (c) Goods supplied may:
 - (i) exhibit variations in texture, shade, colour, surface, finish, markings, veining, and contain natural fissures, occlusions, and indentations; and
 - (ii) expand, contract or distort as a result of exposure to heat, cold, weather; and
 - (iii) mark or stain if exposed to certain substances; and
 - (iv) be damaged or disfigured by impact or scratching
- 8.5 Skudo shall not be held liable for any loss or damage that may arise should the Customer fail to follow the instructions for use of the Goods as disclosed on the Goods and/or the Goods packaging (including but not limited to instructions listed on the pail labels and Skudo's website).
- 8.6 If the giving of an estimate or quotation for the supply of Goods involves Skudo estimating measurements and quantities, it shall be the responsibility of the Customer to verify the accuracy of Skudo's estimated measurements and quantities, before the Customer places an order based on such estimate or accepts such quotation.
- 8.7 Should the Customer require any changes to Skudo's estimated measurements and quantities, the Customer shall request such changes in writing, in the case of an estimate before placing an order based on that estimate and in the case of a quotation before acceptance of that quotation.

9. Access

- 9.1 The Customer shall ensure that Skudo has clear and free access to effect delivery of the Goods. Skudo shall not be liable for any loss or damage to the Customer's premises (including, without limitation, damage to pathways, driveways and concreted or paved or grassed areas) unless due to the negligence of Skudo.
- 9.2 It is the responsibility of the Customer to ensure that access is suitable to accept the weight of laden trucks, unloading or other lifting equipment as may be deemed necessary by Skudo.

10. Compliance With Laws

- 10.1 The Customer and Skudo shall comply with the provisions of all statutes, regulations and bylaws of government, local and other public authorities that may be applicable to the Services or any other relevant safety standards or legislation pertaining to the Services.
- 10.2 The Customer shall obtain (at the expense of the Customer) all licenses and approvals that may be required for the Services (including but not limited to, any taxes, duties, levies, customs and duties (where applicable) etc.).
- 10.3 It is the Customer's responsibility to ensure that all applicable work, health and safety regulations are observed and other appropriate steps taken in relation to the storage, handling and use of the Goods and where information is supplied to the Customer on potential hazards relating to the Goods to bring such information to the attention of its employees, agents, sub-contractor, visitors and customers. Without prejudice to the foregoing it is also the Customer's responsibility to provide safe facilities for the reception of the Goods into storage including the unloading of Goods from carriers. The Customer hereby indemnifies and shall keep indemnified Skudo against all action claims, demands, summons, suits proceedings judgments, orders or decrees arising out of or in connection with any act or omission of the Customer in respect of its obligations pursuant to this clause.

11. Title

- 11.1 Skudo and the Customer agree that ownership of the Goods shall not pass until:
- (a) the Customer has paid Skudo all amounts owing to Skudo; and
 - (b) the Customer has met all of its other obligations to Skudo.
- 11.2 Receipt by Skudo of any form of payment other than cash shall not be deemed to be payment until that form of payment has been honoured, cleared or recognised.
- 11.3 It is further agreed that, until ownership of the Goods passes to the Customer in accordance with clause 11.1:
- (a) the Customer is only a bailee of the Goods and must return the Goods to Skudo on request;
 - (b) the Customer holds the benefit of the Customer's insurance of the Goods on trust for Skudo and must pay to Skudo the proceeds of any insurance in the event of the Goods being lost, damaged or destroyed;
 - (c) the Customer must not sell, dispose, or otherwise part with possession of the Goods other than in the ordinary course of business and for market value. If the Customer sells, disposes or parts with possession of the Goods then the Customer must hold the proceeds of any such act on trust for Skudo and must pay or deliver the proceeds to Skudo on demand;
 - (d) the Customer should not convert or process the Goods or intermix them with other goods but if the Customer does so then the Customer holds the resulting product on trust for the benefit of Skudo and must sell, dispose of or return the resulting product to Skudo as it so directs;
 - (e) the Customer irrevocably authorises Skudo to enter any premises where Skudo believes the Goods are kept and recover possession of the Goods;
 - (f) Skudo may recover possession of any Goods in transit whether or not Delivery has occurred;
 - (g) the Customer shall not charge or grant an encumbrance over the Goods nor grant nor otherwise give away any interest in the Goods while they remain the property of Skudo;
 - (h) Skudo may commence proceedings to recover the Price of the Goods sold notwithstanding that ownership of the Goods has not passed to the Customer.

12. Personal Property Securities Act 2009 (“PPSA”)

- 12.1 In this clause financing statement, financing change statement, security agreement, and security interest has the meaning given to it by the PPSA.
- 12.2 Upon assenting to these terms and conditions in writing the Customer acknowledges and agrees that these terms and conditions constitute a security agreement for the purposes of the PPSA and creates a security interest in all Goods and/or collateral (account) – being a monetary obligation of the Customer to Skudo for Services – that have previously been supplied and that will be supplied in the future by Skudo to the Customer.
- 12.3 The Customer undertakes to:
- (a) promptly sign any further documents and/or provide any further information (such information to be complete, accurate and up-to-date in all respects) which Skudo may reasonably require to;
 - (i) register a financing statement or financing change statement in relation to a security interest on the Personal Property Securities Register;
 - (ii) register any other document required to be registered by the PPSA; or
 - (iii) correct a defect in a statement referred to in clause 12.3(a)(i) or 12.3(a)(ii);
 - (b) indemnify, and upon demand reimburse, Skudo for all expenses incurred in registering a financing statement or financing change statement on the Personal Property Securities Register established by the PPSA or releasing any Goods charged thereby;
 - (c) not register a financing change statement in respect of a security interest without the prior written consent of Skudo;
 - (d) not register, or permit to be registered, a financing statement or a financing change statement in relation to the Goods and/or collateral (account) in favour of a third party without the prior written consent of Skudo;
 - (e) immediately advise Skudo of any material change in its business practices of selling the Goods which would result in a change in the nature of proceeds derived from such sales.
- 12.4 Skudo and the Customer agree that sections 96, 115 and 125 of the PPSA do not apply to the security agreement created by these terms and conditions.
- 12.5 The Customer waives their rights to receive notices under sections 95, 118, 121(4), 130, 132(3)(d) and 132(4) of the PPSA.
- 12.6 The Customer waives their rights as a grantor and/or a debtor under sections 142 and 143 of the PPSA.
- 12.7 Unless otherwise agreed to in writing by Skudo, the Customer waives their right to receive a verification statement in accordance with section 157 of the PPSA.
- 12.8 The Customer must unconditionally ratify any actions taken by Skudo under clauses 12.3 to 12.5.
- 12.9 Subject to any express provisions to the contrary (including those contained in this clause 12), nothing in these terms and conditions is intended to have the effect of contracting out of any of the provisions of the PPSA.

13. Security and Charge

- 13.1 In consideration of Skudo agreeing to supply the Goods, the Customer charges all of its rights, title and interest (whether joint or several) in any land, realty or other assets capable of being charged, owned by the Customer either now or in the future, to secure the performance by the Customer of its obligations under these terms and conditions (including, but not limited to, the payment of any money).
- 13.2 The Customer indemnifies Skudo from and against all Skudo's costs and disbursements including legal costs on a solicitor and own client basis incurred in exercising Skudo's rights under this clause.
- 13.3 The Customer irrevocably appoints Skudo and each director of Skudo as the Customer's true and lawful attorney/s to perform all necessary acts to give effect to the provisions of this clause 13 including, but not limited to, signing any document on the Customer's behalf.

14. Defects, Warranties and Returns, Competition and Consumer Act 2010 (CCA)

- 14.1 The Customer must notify Skudo of any discrepancies within twenty-four(24) hours and:

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- (a) open and inspect the Goods and count the pieces on delivery and request the nominated carrier to wait until the Customer has inspected and counted the Goods; and
 - (b) at the time of delivery notify Skudo by email and telephone of any evident defect/damage, shortage in quantity, or failure to comply with the description or quote; and
 - (c) provide Skudo with the delivery receipt and photographs supporting the description of the damage and any other alleged defect in the Goods as soon as reasonably possible after any such defect becomes evident. Upon such notification the Customer must allow Skudo to inspect the Goods.
- 14.2 In the event that:
- (a) the nominated carrier is unable to wait, the Customer must write on the delivery receipt "DRIVER REFUSED INSPECTION"; and
 - (b) the Customer fails to inspect, count and/or notate the delivery receipt in accordance with clause 14.1 and sub clause 14.2(a) then Skudo reserves the right to reject any claim, and Skudo may deem the delivery of the Goods as accepted and received in full.
- 14.3 Under applicable State, Territory and Commonwealth Law (including, without limitation the CCA), certain statutory implied guarantees and warranties (including, without limitation the statutory guarantees under the CCA) may be implied into these terms and conditions (**Non-Excluded Guarantees**).
- 14.4 Skudo acknowledges that nothing in these terms and conditions purports to modify or exclude the Non-Excluded Guarantees.
- 14.5 Except as expressly set out in these terms and conditions or in respect of the Non-Excluded Guarantees, Skudo makes no warranties or other representations under these terms and conditions including but not limited to the quality or suitability of the Goods. Skudo's liability in respect of these warranties is limited to the fullest extent permitted by law.
- 14.6 If the Customer is a consumer within the meaning of the CCA, Skudo's liability is limited to the extent permitted by section 64A of Schedule 2.
- 14.7 If Skudo is required to replace the Goods under this clause or the CCA, but is unable to do so, Skudo may refund any money the Customer has paid for the Goods.
- 14.8 If the Customer is not a consumer within the meaning of the CCA, Skudo's liability for any defect or damage in the Goods is:
- (a) limited to the value of any express warranty or warranty card provided to the Customer by Skudo at Skudo's sole discretion;
 - (b) limited to any warranty to which Skudo is entitled, if Skudo did not manufacture the Goods;
 - (c) otherwise negated absolutely.
- 14.9 Subject to this clause 14, returns will only be accepted provided that:
- (a) the Customer has complied with the provisions of clauses 14.1 and 14.2; and
 - (b) Skudo has agreed that the Goods are defective; and
 - (c) the Goods are returned within a reasonable time at the Customer's cost (if that cost is not significant); and
 - (d) the Goods are returned in as close a condition to that in which they were delivered as is possible; and
 - (e) the claim is submitted and authorised by Skudo for return within thirty(30) days from date of purchase; and
 - (f) the original receipt of purchase is provided.
- 14.10 Notwithstanding clauses 14.1 to 14.9 but subject to the CCA, Skudo shall not be liable for any defect or damage which may be caused or partly caused by or arise as a result of:
- (a) the Customer failing to properly maintain or store any Goods;
 - (b) the Customer using the Goods for any purpose other than that for which they were designed;
 - (c) the Customer continuing the use of any Goods after any defect became apparent or should have become apparent to a reasonably prudent operator or user;
 - (d) the Customer failing to follow any instructions or guidelines provided by Skudo;
 - (e) any pallets that have been opened or mats that have been cut;
 - (f) fair wear and tear, any accident, or act of God.
- 14.11 Skudo may in its absolute discretion accept non-defective Goods for return in which case Skudo may require the Customer to pay handling fees of up to fifteen percent (15%) of the value of the returned Goods plus any freight costs.
- 14.12 Notwithstanding anything contained in this clause if Skudo is required by a law to accept a return then Skudo will only accept a return on the conditions imposed by that law.
- 14.13 Subject to clause 14.1 and 14.2, customised, or non-stocklist items or Goods made or ordered to the Customer's specifications are not acceptable for credit or return.
- 15. Intellectual Property**
- 15.1 Where Skudo has designed, drawn or developed Goods for the Customer, then the copyright in any designs and drawings and documents shall remain the property of Skudo. Under no circumstances may such designs, drawings and documents be used without the express written approval of Skudo.
- 15.2 The Customer warrants that all designs, specifications or instructions given to Skudo will not cause Skudo to infringe any patent, registered design or trademark in the execution of the Customer's order and the Customer agrees to indemnify Skudo against any action taken by a third party against Skudo in respect of any such infringement.
- 15.3 The Customer agrees that Skudo may (at no cost) use for the purposes of marketing or entry into any competition, any documents, designs, drawings or Goods which Skudo has created for the Customer.
- 16. Default and Consequences of Default**
- 16.1 Interest on overdue invoices shall accrue daily from the date when payment becomes due, until the date of payment, at a rate of two and a half percent (2.5%) per calendar month (and at Skudo's sole discretion such interest shall compound monthly at such a rate) after as well as before any judgment.
- 16.2 If the Customer owes Skudo any money the Customer shall indemnify Skudo from and against all costs and disbursements incurred by Skudo in recovering the debt (including but not limited to internal administration fees, legal costs on a solicitor and own client basis, Skudo's contract default fee, and bank dishonour fees).

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- 16.3 Further to any other rights or remedies Skudo may have under this Contract, if a Customer has made payment to Skudo, and the transaction is subsequently reversed, the Customer shall be liable for the amount of the reversed transaction, in addition to any further costs incurred by Skudo under this clause 16 where it can be proven that such reversal is found to be illegal, fraudulent or in contravention to the Customer's obligations under this Contract.
- 16.4 Without prejudice to Skudo's other remedies at law Skudo shall be entitled to cancel all or any part of any order of the Customer which remains unfulfilled and all amounts owing to Skudo shall, whether or not due for payment, become immediately payable if:
- (a) any money payable to Skudo becomes overdue, or in Skudo's opinion the Customer will be unable to make a payment when it falls due;
 - (b) the Customer has exceeded any applicable credit limit provided by Skudo;
 - (c) 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
 - (d) a receiver, manager, liquidator (provisional or otherwise) or similar person is appointed in respect of the Customer or any asset of the Customer.
- 17. Cancellation**
- 17.1 Without prejudice to any other remedies Skudo may have, if at any time the Customer is in breach of any obligation (including those relating to payment) under these terms and conditions Skudo may suspend or terminate the supply of Goods to the Customer. Skudo will not be liable to the Customer for any loss or damage the Customer suffers because Skudo has exercised its rights under this clause.
- 17.2 Skudo may cancel any contract to which these terms and conditions apply or cancel Delivery of Goods at any time before the Goods are delivered by giving written notice to the Customer. On giving such notice Skudo shall repay to the Customer any money paid by the Customer for the Goods. Skudo shall not be liable for any loss or damage whatsoever arising from such cancellation.
- 17.3 In the event that the Customer cancels Delivery of Goods the Customer shall be liable for any and all loss incurred (whether direct or indirect) by Skudo as a direct result of the cancellation (including, but not limited to, any loss of profits).
- 17.4 Cancellation of orders for Goods made to the Customer's specifications, or for non-stocklist items, will definitely not be accepted once production has commenced, or an order has been placed.
- 18. Other Applicable Legislation**
- 18.1 At Skudo's sole discretion, if there are any disputes or claims for unpaid Goods and/or Services then the provisions of the Building and Construction Industry Security of Payment Act 2002 (Victoria), Building and Construction Industry Security of Payments Act 1999 (New South Wales), Construction Contracts Act 2004 (Western Australia), Building Industry Fairness (Security of Payment) Act 2017 (Queensland), Construction Contracts (Security of Payments) Act (Northern Territory of Australia), Building and Construction Industry Security of Payments Act 2009 (Tasmania), Building and Construction Industry Security of Payments Act 2009 (South Australia) and Building and Construction Industry (Security of Payment) Act 2009 (Australian Capital Territory) may apply.
- 18.2 Nothing in this Contract is intended to have the effect of contracting out of any applicable provisions of the any of the Acts listed in clause 18.1 (each as applicable), except to the extent permitted by the Act where applicable.
- 19. Privacy Policy**
- 19.1 All emails, documents, images or other recorded information held or used by Skudo is Personal Information, as defined and referred to in clause 19.3, and therefore considered Confidential Information. Skudo acknowledges its obligation in relation to the handling, use, disclosure and processing of Personal Information pursuant to the Privacy Act 1988 ("the Act") including the Part IIIC of the Act being Privacy Amendment (Notifiable Data Breaches) Act 2017 (NDB) and any statutory requirements, where relevant in a European Economic Area ("EEA"), under the EU Data Privacy Laws (including the General Data Protection Regulation "GDPR") (collectively, "EU Data Privacy Laws"). Skudo acknowledges that in the event it becomes aware of any data breaches and/or disclosure of the Customers Personal Information, held by Skudo that may result in serious harm to the Customer, Skudo will notify the Customer in accordance with the Act and/or the GDPR. Any release of such Personal Information must be in accordance with the Act and the GDPR (where relevant) and must be approved by the Customer by written consent, unless subject to an operation of law.
- 19.2 Notwithstanding clause 19.1, privacy limitations will extend to Skudo in respect of Cookies where transactions for purchases/orders transpire directly from Skudo's website. Skudo agrees to display reference to such Cookies and/or similar tracking technologies, such as pixels and web beacons (if applicable), such technology allows the collection of Personal Information such as the Customer's:
- (a) IP address, browser, email client type and other similar details;
 - (b) tracking website usage and traffic; and
 - (c) reports are available to Skudo when Skudo sends an email to the Customer, so Skudo may collect and review that information ("collectively Personal Information")
- In order to enable / disable the collection of Personal Information by way of Cookies, the Customer shall have the right to enable / disable the Cookies first by selecting the option to enable / disable, provided on the website prior to proceeding with a purchase/order via Skudo's website.
- 19.3 The Customer agrees for Skudo to obtain from a credit reporting body (CRB) a credit report containing personal credit information (e.g. name, address, D.O.B, occupation, driver's license details, electronic contact (email, Facebook or Twitter details), medical insurance details or next of kin and other contact information (where applicable), previous credit applications, credit history) about the Customer in relation to credit provided by Skudo.
- 19.4 The Customer agrees that Skudo may exchange information about the Customer with those credit providers and with related body corporates for the following purposes:
- (a) to assess an application by the Customer; and/or
 - (b) to notify other credit providers of a default by the Customer; and/or
 - (c) to exchange information with other credit providers as to the status of this credit account, where the Customer is in default with other credit providers; and/or
 - (d) to assess the creditworthiness of the Customer including the Customer's repayment history in the preceding two (2) years.
- 19.5 The Customer consents to Skudo being given a consumer credit report to collect overdue payment on commercial credit.

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- 19.6 The Customer agrees that personal credit information provided may be used and retained by Skudo for the following purposes (and for other agreed purposes or required by):
- (a) the provision of Goods; and/or
 - (b) analysing, verifying and/or checking the Customer's credit, payment and/or status in relation to the provision of Goods; and/or
 - (c) processing of any payment instructions, direct debit facilities and/or credit facilities requested by the Customer; and/or
 - (d) enabling the collection of amounts outstanding in relation to the Goods.
- 19.7 Skudo may give information about the Customer to a CRB for the following purposes:
- (a) to obtain a consumer credit report;
 - (b) allow the CRB to create or maintain a credit information file about the Customer including credit history.
- 19.8 The information given to the CRB may include:
- (a) Personal Information as outlined in 19.3 above;
 - (b) name of the credit provider and that Skudo is a current credit provider to the Customer;
 - (c) whether the credit provider is a licensee;
 - (d) type of consumer credit;
 - (e) details concerning the Customer's application for credit or commercial credit (e.g. date of commencement/termination of the credit account and the amount requested);
 - (f) advice of consumer credit defaults, overdue accounts, loan repayments or outstanding monies which are overdue by more than sixty (60) days and for which written notice for request of payment has been made and debt recovery action commenced or alternatively that the Customer no longer has any overdue accounts and Skudo has been paid or otherwise discharged and all details surrounding that discharge (e.g. dates of payments);
 - (g) information that, in the opinion of Skudo, the Customer has committed a serious credit infringement;
 - (h) advice that the amount of the Customer's overdue payment is equal to or more than one hundred and fifty dollars (\$150).
- 19.9 The Customer shall have the right to request (by e-mail) from Skudo:
- (a) a copy of the Personal Information about the Customer retained by Skudo and the right to request that Skudo correct any incorrect Personal Information; and
 - (b) that Skudo does not disclose any Personal Information about the Customer for the purpose of direct marketing.
- 19.10 Skudo will destroy Personal Information upon the Customer's request (by e-mail) or if it is no longer required unless it is required in order to fulfil the obligations of this Contract or is required to be maintained and/or stored in accordance with the law.
- 19.11 The Customer can make a privacy complaint by contacting Skudo via e-mail. Skudo will respond to that complaint within seven (7) days of receipt and will take all reasonable steps to make a decision as to the complaint within thirty (30) days of receipt of the complaint. In the event that the Customer is not satisfied with the resolution provided, the Customer can make a complaint to the Information Commissioner at www.oaic.gov.au.

20. Service of Notices

- 20.1 Any written notice given under this Contract shall be deemed to have been given and received:
- (a) by handing the notice to the other party, in person;
 - (b) by leaving it at the address of the other party as stated in this Contract;
 - (c) by sending it by registered post to the address of the other party as stated in this Contract;
 - (d) if sent by facsimile transmission to the fax number of the other party as stated in this Contract (if any), on receipt of confirmation of the transmission;
 - (e) if sent by email to the other party's last known email address.
- 20.2 Any notice that is posted shall be deemed to have been served, unless the contrary is shown, at the time when by the ordinary course of post, the notice would have been delivered.

21. Trusts

- 21.1 If the Customer at any time upon or subsequent to entering in to the Contract is acting in the capacity of trustee of any trust ("Trust") then whether or not Skudo may have notice of the Trust, the Customer covenants with Skudo as follows:
- (a) the Contract extends to all rights of indemnity which the Customer now or subsequently may have against the Trust and the trust fund;
 - (b) the Customer has full and complete power and authority under the Trust to enter into the Contract and the provisions of the Trust do not purport to exclude or take away the right of indemnity of the Customer against the Trust or the trust fund. The Customer will not release the right of indemnity or commit any breach of trust or be a party to any other action which might prejudice that right of indemnity;
 - (c) the Customer will not without consent in writing of Skudo (Skudo will not unreasonably withhold consent), cause, permit, or suffer to happen any of the following events:
 - (i) the removal, replacement or retirement of the Customer as trustee of the Trust;
 - (ii) any alteration to or variation of the terms of the Trust;
 - (iii) any advancement or distribution of capital of the Trust; or
 - (iv) any resettlement of the trust property.

22. General

- 22.1 The failure by either party to enforce any provision of these terms and conditions shall not be treated as a waiver of that provision, nor shall it affect that party's right to subsequently enforce that provision. 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.
- 22.2 These terms and conditions and any contract to which they apply shall be governed by the laws of the state and/or territory in which the Goods and/or Services were provided by Skudo to the Customer, however, in the event of a dispute that deems necessary for the matter to be referred to a Magistrates or higher court then jurisdiction will be subject to the courts of Bankstown, New South Wales in which Skudo has its principal place of business.

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- 22.3 Subject to clause 14, Skudo shall be under no liability whatsoever to the Customer for any indirect and/or consequential loss and/or expense (including loss of profit) suffered by the Customer arising out of a breach by Skudo of these terms and conditions (alternatively Skudo's liability shall be limited to damages which under no circumstances shall exceed the Price of the Goods).
- 22.4 Skudo may licence and/or assign all or any part of its rights and/or obligations under this Contract without the Customer's consent.
- 22.5 The Customer cannot licence or assign without the written approval of Skudo.
- 22.6 Skudo may elect to subcontract out any part of the Services but shall not be relieved from any liability or obligation under this Contract by so doing. Furthermore, the Customer agrees and understands that they have no authority to give any instruction to any of Skudo's sub-contractors without the authority of Skudo.
- 22.7 The Customer agrees that Skudo may amend their general terms and conditions for subsequent future contracts with the Customer by disclosing such to the Customer in writing. These changes shall be deemed to take effect from the date on which the Customer accepts such changes, or otherwise at such time as the Customer makes a further request for Skudo to provide Goods to the Customer.
- 22.8 Neither party shall be liable for any default due to any act of God, war, terrorism, strike, lock-out, industrial action, fire, flood, storm or other event beyond the reasonable control of either party.
- 22.9 Both parties warrant that they have the power to enter into this Contract and have obtained all necessary authorisations to allow them to do so, they are not insolvent and that this Contract creates binding and valid legal obligations on them.