

# Sunlight Letterbox Group Pty Ltd – Terms & Conditions of Trade

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| 1. <b>Definitions</b>  | 11. <b>Title</b>  | 16.4. Without prejudice to SLG's other remedies at law SLG shall be entitled to cancel all or any part of any order of the Customer which remains unfulfilled and all amounts owing to SLG shall, whether or not due for payment, become immediately payable if:   |
| 1.1 "SLG" means Sunlight Letterbox Group Pty Ltd, its successors and assigns or any person acting on behalf of and with the authority of Sunlight Letterbox Group Pty Ltd.   | 11.1 SLG and the Customer agree that ownership of the Goods shall not pass until:   | (a) any monies payable by the Customer becomes overdue, or in SLG's opinion the Customer will be unable to make a payment when it falls due;   |
| 1.2 "Customer" means the person to whom the Services are supplied in accordance with the authority of the Customer residing in SLG to provide the Services as specified in any proposal, quotation, order, invoice or other documentation; and   | 11.2 Receipt by SLG 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.   | (b) the Customer has exceeded any applicable credit limit provided by SLG;   |
| (a) if there is more than one Customer, is a reference to each Customer jointly and severally; and   | 11.3 (a) until ownership of the Goods passes to the Customer in accordance with clause 11.1 that the Customer is only a bailee of the Goods and must return the Goods to SLG on request.  | (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  |
| (b) if the Customer is a part of a Trust, shall be bound in their capacity as a trustee; and   | (b) the Customer holds the benefit of the Customer's insurance of the Goods on trust for SLG and must pay to SLG the proceeds of any insurance in the event of the Goods being lost, damaged or destroyed.  | (d) its receiver, manager, liquidator (provisional or otherwise) or similar person is appointed in respect of the Customer or any asset of the Customer.   |
| (c) includes the Customer's executors, administrators, successors and permitted assigns.   | 11.4 (a) the Customer must not sell, dispose, or otherwise part with possession of the Goods of the Customer in the 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 SLG and must pay or deliver the proceeds to SLG on demand.   | 17. <b>Cancellation</b>  |
| 1.3 "Goods" means all Goods or Services supplied by SLG 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).   | (b) the Customer shall not convert or process the Goods or intermix them with other goods but if the Customer does so the Customer holds the resulting product on trust for the benefit of SLG and must sell, dispose of or return the resulting product to SLG as it so directs.   | 17.1 Without prejudice to any other remedies SLG may have, if at any time the Customer is in breach of any obligation (including those relating to payment) under these terms and conditions SLG may suspend or terminate the supply of Goods to the Customer. SLG will not be liable to the Customer for any loss or damage the Customer suffers because SLG has exercised its rights under this clause.  |
| 1.4 "Price" means the Price payable (plus any GST where applicable) for the Goods as agreed between SLG and the Customer in accordance with clause 5 below.  | (c) the Customer irrevocably authorises SLG to enter any premises where SLG believes the Goods are kept and recover possession of the Goods.  | 17.2 SLG 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 SLG shall repay to the Customer any money paid by the Customer for the Goods. SLG shall not be liable for any loss or damage whatsoever arising from such cancellation.  |
| 1.5 "GST" means Goods and Services Tax (GST) as defined within the "A New Tax System (Goods and Services Tax Act 1999" (Cth).  | (d) 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 SLG.   | 17.3 In the event that the Customer cancels delivery of Goods the Customer shall be liable for any such cancellation and with related party corporates for the cancellation (including, but not limited to, any loss of profits).  |
| 2. <b>Acceptance</b>   | (e) SLG may commence proceedings to recover the Price of the Goods sold notwithstanding that ownership of the Goods has not passed to the Customer.   | 17.4 Cancellation of orders for Goods made to the Customer's specifications, or for non-stock items, will definitely not be accepted once production has commenced, or an order has been placed.   |
| 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.  | 12. <b>Personal Property Securities Act 2009 ("PPSA")</b>   | 18. <b>Privacy Act 1988</b>  |
| 2.2 These terms and conditions may only be amended with the consent of both parties in writing, and shall prevail to the extent of any inconsistency with any other document or agreement between the Customer and SLG.  | 12.1 In this clause financing statement, financing charge statement, security agreement, and security interest has the meaning given to it by the PPSA.   | 18.1 The Customer agrees for SLG to obtain from a credit reporting body (CRB) a credit report containing personal credit information (e.g. name, address, D.O.B, occupation, previous credit applications, credit history) about the Customer in relation to credit provided by SLG.   |
| 2.3 Electronic signatures shall be deemed to be accepted by either party providing that the parties have complied with Section 9 of the Electronic Transactions (Victoria) Act 2000 or any other applicable provisions of that Act or any Regulations referred to in that Act.   | 12.2 Upon assenting to these terms and conditions in writing the Customer acknowledges and agrees to the creation and registration of a security interest for the purposes of the PPSA and creates a security interest in all Goods that have previously been supplied and that will be supplied in the future by SLG to the Customer.  | 18.2 The Customer agrees that SLG may exchange information about the Customer with those CRBs for the following purposes:<br>(a) to assess an application by the Customer; and/or<br>(b) to notify other credit providers of a default by the Customer; and/or<br>(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<br>(d) to assess the creditworthiness of the Customer including the Customer's repayment history in the preceding two (2) years.   |
| 3. <b>Errors and Omissions</b>   | 12.3 The Customer undertakes to:<br>(a) promptly sign a further documents and/or provide any further information (such information to be complete, accurate and up-to-date in all respects) which SLG may reasonably require to:<br>(i) register a financing statement or financing charge statement in relation to a security interest on the Personal Property Securities Register;<br>(ii) register any other document required to be registered by the PPSA or to correct a defect in a statement referred to in clause 12.3(a)(i) or 12.3(a)(ii);<br>(iii) indemnify, and upon demand reimburse, SLG for all expenses incurred in registering a financing statement or financing charge statement on the Personal Property Securities Register established by the PPSA or releasing any Goods charged thereby;<br>(iv) not register a financing charge statement in respect of a security interest without the prior written consent of SLG;<br>(v) not register, or permit to be registered, a financing statement or a financing charge statement in relation to the Goods in favour of a third party without the prior written consent of SLG;<br>(vi) immediately advise SLG 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. | 18.3 The Customer consents to SLG being given a consumer credit report to collect overdue payment on commercial credit.  |
| 3.1 The Customer acknowledges and accepts that SLG shall, without prejudice, accept no liability in respect of any alleged or actual error(s) and/or omission(s):<br>(a) resulting from an inadvertent mistake made by SLG in the formation and/or administration of this contract; and/or<br>(b) contained in or omitted from any literature (hard copy and/or electronic) supplied by SLG in connection with the Goods being the essence of the contract.  | 12.4 SLG 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.   | 18.4 The Customer agrees that personal credit information provided may be used and related by SLG for the following purposes (and for other agreed purposes or required by):<br>(a) the provision of Goods; and/or<br>(b) analysing, verifying and/or checking the Customer's credit, payment and/or status in relation to the provision of Goods; and/or<br>(c) processing of any payment instructions, direct debit facilities and/or credit facilities required by the Customer; and/or<br>(d) enabling the collection of amounts outstanding in relation to the Goods.   |
| 3.2 In the event such an error and/or omission occurs in accordance with clause 3.1, and is not attributable to the negligence and/or willful misconduct of SLG, the Customer shall not be entitled to treat this contract as repudiated nor render it invalid.  | 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.   | 18.5 SLG may give information about the Customer to a CRB for the following purposes:<br>(a) to obtain a consumer credit report;<br>(b) to allow the CRB to create or maintain a credit information file about the Customer including the Customer's credit history;   |
| 4. <b>Change in Control</b>  | 12.6 The Customer waives their rights as a grantor and/or a debtor under sections 142 and 143 of the PPSA.  | 18.6 The information given to the CRB may include:<br>(a) personal information as outlined in 18.1 above;<br>(b) name of the credit provider and that SLG is a current credit provider to the Customer;<br>(c) whether the credit provider is a licensee;<br>(d) type of consumer credit;<br>(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);<br>(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 has any other overdue accounts and SLG has been paid or otherwise discharged and all details surrounding that discharge (e.g. dates of payments);<br>(g) information that, in the opinion of SLG, the Customer has committed a serious credit infringement;<br>(h) evidence that the amount of the Customer's overdue payment is equal to or more than one hundred and fifty dollars (\$150).   |
| 4.1 The Customer shall give SLG 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 numbers, change of trustees, or business practice). The Customer shall be liable for any loss incurred by SLG as a result of the Customer's failure to comply with this clause.   | 12.7 Unless otherwise agreed to in writing by SLG, the Customer waives their right to receive a verification statement in accordance with section 157 of the PPSA.  | 18.7 The Customer shall have the right to request (by e-mail) from SLG:<br>(a) a copy of the information about the Customer retained by SLG and the right to request that SLG correct any incorrect information; and<br>(b) SLG's direct credit file, or any personal information about the Customer for the purpose of direct marketing.  |
| 5. <b>Price and Payment</b>  | 12.8 The Customer unconditionally ratify any actions taken by SLG under clauses 12.3 to 12.9.   | 18.8 SLG 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 fulfill the obligations of this contract or is required to be maintained and/or stored in accordance with the law.   |
| 5.1 At SLG's sole discretion the Price shall be either:<br>(a) as indicated on any invoice provided by SLG to the Customer; or<br>(b) SLG's quoted Price (subject to clause 5.2) which will be valid for the period stated in the quotation or otherwise for a period of sixty (60) days.  | 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.  | 18.9 Nothing in this contract is intended to have the effect of contracting out of any applicable provisions arising out of the Building and Construction Industry Security of Payment Act 2002 of Victoria, except to the extent permitted by the Act where applicable.   |
| 5.2 SLG reserves the right to change the Price if a variation to SLG's quotation is requested, any variation from the plan of scheduled Services or specifications of the Goods (including, but not limited to, any variation as a result of additional Services required due to hidden or unidentified difficulties or as a result of increases to SLG in the cost of materials and labour) which are beyond SLG's control and will be charged for on the basis of SLG's quotation and will be shown as variations on the invoice. The Customer shall be required to respond to any variation submitted by SLG within ten (10) working days. Payment for all variations must be made in full at the time of completion. | 13. <b>Security and Charge</b>  | 19. <b>Building and Construction Industry Security of Payment Act 2002</b>   |
| 5.3 At SLG's sole discretion a non-refundable deposit may be required.   | 13.1 In consideration of SLG 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 monies due to SLG).  | 19.1 At SLG'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 may apply.  |
| 5.4 Time for payment of the Goods being of the essence, the Price will be payable by the Customer on the date(s) determined by SLG, which may be:<br>(a) on delivery of the Goods;<br>(b) before delivery of the Goods;<br>(c) by way of instalments/progress payments in accordance with SLG's payment schedule; or<br>(d) at the end of the month of the month in which a statement is posted to the Customer's address or address for notices;<br>(e) the date specified on any invoice or other form as being the date for payment; or<br>(f) falling any notice to the contrary, the date which is fourteen (14) days following the date of any invoice given to the Customer by SLG.                               | 13.2 The Customer indemnifies SLG from and against all SLG's costs and disbursements including legal costs on a solicitor and own client basis incurred in exercising SLG's rights under this clause.   | 19.2 Nothing in this agreement is intended to have the effect of contracting out of any applicable provisions arising out of the Building and Construction Industry Security of Payment Act 2002 of Victoria, except to the extent permitted by the Act where applicable.  |
| 5.5 Payment may be made by cash, 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 SLG.   | 13.3 The Customer irrevocably appoints SLG and each director of SLG as the Customer's true agent 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.   | 20. <b>Service of Notices</b>  |
| 5.6 No allowance has been made in the Price for the deduction of retentions. In the event that retentions are made, SLG reserves the right to treat retentions as placing the Customer's account into default.   | 13.4 The Customer agrees 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.   | 20.1 Any written notice given under this contract shall be deemed to have been given and received by the Customer as follows:<br>(a) by handing the notice to the other party, in person;<br>(b) by leaving it at the address of the other party as stated in this contract;<br>(c) by sending it by registered post to the address of the other party as stated in this contract;<br>(d) by sending facsimile transmission to the fax number of the other party as stated in this contract (if any), on receipt of confirmation of the transmission;  |
| 5.7 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 SLG nor to withhold payment of any invoice because of a part of that invoice is in dispute.  | 14. <b>Defects, Warranties and Returns, Competition and Consumer Act 2010 (CCA)</b>   | 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.   |
| 5.8 Unless otherwise stated the Price does not include GST. In addition to the Price the Customer must pay to SLG an amount equal to any GST SLG must pay for any supply by SLG 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.  | 14.1 The Customer must inspect the Goods on delivery and must within three (3) days of delivery notify SLG in writing of any evident defect/damage, shortage in quantity, or failure to comply with the description or quote. The Customer must notify 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 SLG to inspect the Goods.   | 21. <b>Trusts</b>  |
| 6. <b>Delivery of Goods</b>  | 14.2 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)   | 21.1 If the Customer at any time upon or subsequent to entering into the contract is acting in the capacity of trustee of any trust ("Trust") then whether or not SLG may have notice of the Trust, the Customer agrees that:<br>(a) the contract extends to all rights of indemnity which the Customer now or subsequently may have against the Trust and the trust fund;<br>(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;<br>(c) the Customer will not without consent in writing of SLG (SLG will not unreasonably withhold consent), cause, permit, or suffer to happen any of the following events:<br>(i) the removal, replacement or retirement of the Customer as trustee of the Trust;<br>(ii) any alteration or variation of the terms of the Trust;<br>(iii) any advancement or distribution of capital of the Trust; or<br>(iv) any resettlement of the Trust property. |
| 6.1 Delivery ("Delivery") of the Goods is taken to occur at the time that:<br>(a) the Customer or the Customer's nominated carrier takes possession of the Goods at SLG's address; or<br>(b) SLG (or SLG's nominated carrier) delivers the Goods to the Customer's nominated address even if the Customer is not present at the address.   | 14.3 SLG acknowledges that nothing in these terms and conditions purports to modify or exclude the Non-Excluded Guarantees.   | 22. <b>General</b>   |
| 6.2 At SLG's sole discretion the cost of delivery is in addition to the Price.   | 14.4 Except as expressly set out in these terms and conditions or in respect of the Non-Excluded Guarantees, SLG makes no warranties or other representations under these terms and conditions including but not limited to the quality or suitability of the Goods. SLG's liability in respect of these warranties is limited to the fullest extent permitted by law.  | 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, enforceability, legality and enforceability of the remaining provisions shall not be affected, prejudiced or impaired.  |
| 6.3 Any time specified by SLG for delivery of the Goods is an estimate only and SLG will not be liable for any loss or damage incurred by the Customer as a result of delivery being late. However, both parties agree that they shall make every endeavour to enable the Goods to be delivered at the time and place as was arranged between both parties. In the event that SLG is unable to supply the Goods as agreed solely due to any action or inaction of the Customer, then SLG shall be entitled to charge a reasonable fee for redelivery and/or storage.   | 14.5 If the Customer is a consumer within the meaning of the CCA, SLG's liability is limited to the extent permitted by section 64A of Schedule 2.  | 22.2 The Customer agrees that any contract to which they apply shall be governed by the laws of the state in which SLG has its principal place of business, and are subject to the jurisdiction of the courts of Dandenong, Victoria.  |
| 7. <b>Access</b>   | 14.6 SLG is required to replace the Goods under this clause or the CCA, but is unable to do so, SLG may refund any money the Customer has paid for the Goods.   | 22.3 Subject to clause 14 SLG shall have 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 SLG of these terms and conditions (alternatively SLG's liability shall be limited to damages which under no circumstances shall exceed the Price of the Goods).  |
| 7.1 The Customer shall ensure that SLG has clear and free access to the work site at all times to enable them to undertake the Services. SLG shall not be liable for any loss or damage to the site (including, without limitation, damage to pathways, driveways and concreted or paved or grassed areas) unless due to the negligence of SLG.  | 14.7 If the Customer is not a consumer within the meaning of the CCA, SLG's liability for any defect or damage in the Goods is:<br>(a) limited to the value of any express warranty or warranty card provided to the Customer by SLG at SLG's sole discretion;<br>(b) limited to any warranty to which SLG is entitled, if SLG did not manufacture the Goods;<br>(c) otherwise negated absolutely.  | 22.4 SLG may licence and/or assign all or any part of its rights and/or obligations under this contract without the Customer's consent.  |
| 8. <b>Risk</b>   | 14.8 Subject to this clause 14, returns will only be accepted provided that:<br>(a) the Customer has complied with the provisions of clause 14.1; and<br>(b) the Goods are returned to SLG in accordance with the provisions of clause 14.1.<br>(c) the Goods are returned within a reasonable time at the Customer's cost (if that cost is not significant); and<br>(d) the Goods are returned in as close a condition to that in which they were delivered as is possible.  | 22.5 The Customer agrees to assign without the written approval of SLG.<br>SLG may elect to subcontract 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 SLG's sub-contractors without the authority of SLG.  |
| 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.  | 14.9 Notwithstanding anything contained in this clause if SLG is required by a law to accept a return then SLG will only accept a return on the conditions imposed by that law.   | 22.6 The Customer agrees to assign without the written approval of SLG.  |
| 8.2 If any of the Goods are damaged or destroyed following delivery but prior to ownership passing to the Customer, SLG is entitled to receive all insurance proceeds payable for the Goods. The production of these terms and conditions by SLG is sufficient evidence of SLG's rights to receive the insurance proceeds without the need for any person dealing with SLG to make further enquiries.  | 14.10 Notwithstanding clauses 14.1 to 14.8 but subject to the CCA, SLG shall not be liable for any defect or damage which may be caused or partly caused by or arise as a result of:<br>(a) the Customer failing to properly maintain or store any Goods;<br>(b) the Customer using the Goods for any purpose other than that for which they were designed;<br>(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;<br>(d) the Customer failing to follow any instructions or guidelines provided by SLG;<br>(e) wear and tear, any accident or act of God.   | 22.7 The Customer agrees that SLG may amend these terms and conditions by notifying 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 SLG to provide Goods to the Customer.  |
| 8.3 If the Customer requests SLG to leave Goods outside SLG'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.   | 14.11 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, enforceability, legality and enforceability of the remaining provisions shall not be affected, prejudiced or impaired.  | 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.  |
| 8.4 SLG shall be entitled to rely on the accuracy of any plans, specifications (including, but not limited to CAD drawings) and other information provided by the Customer. The Customer acknowledges and agrees that in the event that any of this information provided by the Customer is inaccurate, SLG accepts no responsibility for any loss, damages, or costs however resulting from these inaccurate plans, specifications or other information.  | 15. <b>Intellectual Property</b>  | 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.   |
| 8.5 Unless otherwise agreed, the Customer shall bear the cost of any fonts, specific paint, lettering or aluminium colour that are outside SLG standard colours (including, without limitation, coloured anodizing, metallic, pearl, architectural paint colours, or multi-colour arrangements), or artwork, specially requested for the Goods.  | 15.1 Where SLG has designed, drawn or developed Goods for the Customer, then the copyright in such designs, drawings and documents shall remain the property of SLG. Under no circumstances may such designs, drawings and documents be used without the express written approval of SLG.   |  |
| 8.6 SLG shall not be liable for any defect or damage resulting from incorrect or faulty installation carried out by any other third party.   | 15.2 The Customer warrants that all designs, specifications or instructions given to SLG will not cause SLG to infringe any patent, registered design or trademark in the execution of the Customer's order and the Customer agrees to indemnify SLG against any action taken by a third party against SLG in respect of any such infringement.   |  |
| 8.7 The Customer acknowledges that Goods supplied may:<br>(a) exhibit variations in texture, shade, colour, surface, finish, markings, veining, and contain natural fissures, occlusions, and indentations. Whilst SLG will make every effort to match sales samples to the finished Goods SLG accepts no liability whatsoever where such samples differ to the finished Goods supplied; and<br>(b) fade or change colour over time; and<br>(c) expand, contract or distort as a result of exposure to heat, cold, weather; and<br>(d) mark or stain if exposed to certain substances; and<br>(e) be damaged or disfigured by impact or scratching.  | 15.3 The Customer agrees that SLG may (at no cost) use for the purposes of marketing or entry into any competition, any documents, designs, drawings or Goods which SLG has created for the Customer.   |  |
| 9. <b>Underground Locations</b>  | 16. <b>Default and Consequences of Default</b>  |  |
| 9.1 Prior to SLG commencing any work the Customer must advise SLG of the precise location of all underground services on the site and clearly mark the same. The underground mains & services the Customer must identify include but are not limited to electrical services, gas services, sewer services, pumping stations, sewer connections, sewer sludge mains, water mains, irrigation pipes, telephone cables, fibre optic cables, oil pumping mains, and any other services that may be on site.  | 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 SLG's sole discretion such interest shall compound monthly at such rate) after as well as before any judgment.  |  |
| 9.2 Whilst SLG will take all care to avoid damage to any underground services the Customer agrees to indemnify SLG in respect of any and all liability claims for damage, costs and fines as a result of damage to services not precisely located and notified as per clause 9.1.  | 16.2 If the Customer owes SLG any money the Customer shall indemnify SLG from and against all costs and disbursements incurred by SLG in recovering the debt (including but not limited to internal administration fees, legal costs on a solicitor and own client basis, SLG's contract default fee, and bank dishonour fees).   |  |
| 10. <b>Compliance with Laws</b>  | 16.3 Further to any other rights or remedies SLG may have under this contract, if a Customer has made payment to SLG, 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 SLG 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.  |  |