



1. Definitions

- 1.1 "MPI" means means "Master Painters Industry All Painting Needs (ABN: 96 896 711 329)", by its successors assigns or any person acting on behalf of: MPI and with the authority.
- 1.2 "Customer" means the person/s buying the 'Goods' or 'Services' as specified in any invoice, document or order, and if there is more than one Customer is a reference to each Customer jointly and severally.
- 1.3 "Goods" means all 'Goods', and/or 'Services', supplied by MPI 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 each other).
- 1.4 "Price" means the Price payable for the 'Goods' or 'Services' as agreed between MPI and the Customer in accordance with clause 4.

2. Acceptance

- 2.1 The Customer is taken to have exclusively accepted and is immediately bound, jointly and severally, by these terms and conditions when the Customer places an order for or accepts delivery of the Goods.
- 2.2 These terms and conditions may only be amended with MPI consent in writing and shall prevail to the extent of any inconsistency with any other document or agreement between the Customer and MPI.

3. Change in Control

- 3.1 The Customer shall give MPI 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, or business practice). The Customer shall be liable for any loss incurred by MPI as a result of the Customer's failure to comply with this clause.

4. Price and Payment

- 4.1 At MPI sole discretion the Price shall be either:
- as indicated on any invoice provided by MPI to the Customer; or
 - the Price as at the date of delivery of the Goods according to MPI current price list; or
 - MPI quoted price (subject to clause 5.2) which will be valid for the period stated in the quotation or otherwise for a period of thirty (30) days.
- 4.2 MPI reserves the right to change the Price if a variation to MPI's quotation is requested. Payment for all variations must be made in full at their time of completion.
- 4.3 At MPI sole discretion a non-refundable deposit may be required.
- 4.4 Time for payment for the Goods being of the essence, the Price will be payable by the Customer on the date/s determined by MPI, which may be:
- on delivery of the Goods;
 - before delivery of the Goods;
 - the date specified on any invoice or other form as being the date for payment; or
 - failing any notice to the contrary, the date which is fourteen (14) days following the date of any invoice given to the Customer by MPI.
- 4.5 Payment may be made by cash, cheque, bank cheque, electronic/on-line banking, or by any other method as agreed to between the Customer and MPI.
- 4.6 Unless otherwise stated the Price does not include GST. In addition to the Price the Customer must pay to MPI an amount equal to any GST MPI must pay for any supply by MPI 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.

5. Delivery of Goods

- 5.1 Delivery ("Delivery") of the Goods is taken to occur at the time that:
- The Customer or the Customer's nominated carrier takes possession of the Goods at MPI address; or
 - MPI (or MPI nominated carrier) delivers the Goods to the Customer's nominated address even if the Customer is not present at the address.
- 5.2 At MPI sole discretion the cost of delivery is either included in the Price or is in addition to the Price.
- 5.3 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 agreement.
- 5.4 The Customer must take delivery by receipt or collection of the Goods whenever either is tendered for delivery. In the event that the Customer is unable to take delivery of the Goods as arranged then MPI shall be entitled to charge a reasonable fee for redelivery of the Goods and/or the storage of the Goods.

- 5.5 The Customer shall take delivery of the Goods tendered notwithstanding that the quantity so delivered shall be either greater or lesser than the quantity purchased provided that:
- a) such discrepancy in quantity shall not exceed five percent (5%); and
 - b) the Price shall be adjusted pro rata to the discrepancy.
- 5.6 MPI 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.
- 5.7 Any time or date given by MPI to the Customer is an estimate only. The Customer must still accept delivery of the Goods even if late and MPI will not be liable for any loss or damage incurred by the Customer as a result of the delivery being late.

6. Risk

- 6.1 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.
- 6.2 If any of the Goods are damaged or destroyed following delivery but prior to ownership passing to the Customer, MPI is entitled to receive all insurance proceeds payable for the Goods. The production of these terms and conditions by MPI is sufficient evidence of MPI rights to receive the insurance proceeds without the need for any person dealing with MPI to make further enquiries.

7. Access

- 7.1 The Customer shall ensure that MPI has clear and free access to the work site at all times to enable MPI to undertake the works. MPI 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.

8. Dimensions, Plans and Specifications

- 8.1 All customary industry tolerances shall apply to the dimensions and measurements of the Goods unless MPI and the Customer agree otherwise in writing. MPI shall be entitled to rely on the accuracy of any plans, specifications and other information provided by the Customer.
- 8.2 If the giving of an estimate or quotation for the supply of Goods involves MPI estimating measurements and quantities, it shall be the responsibility of the Customer to verify the accuracy of MPI estimated measurements and quantities, before the Customer places an order based on such estimate or accepts such quotation.
- 8.3 Should the Customer require any changes to MPI estimated measurements and quantities, the Customer shall request such changes in writing. In the case of an estimate before placing an order and in the case of a quotation before acceptance.

9. Customer's Disclaimer

- 9.1 The Customer hereby disclaims any right to rescind, or cancel the contract or to sue for damages or to claim restitution arising out of any inadvertent misrepresentation made to the Customer by MPI and the Customer acknowledges that the Goods are bought relying solely upon the Customer's skill and judgment.
- 9.2 Where MPI provides advice to the Customer, such advice is given in good faith only. The Customer acknowledges that MPI shall not be liable for any claims howsoever arising out of any advice given.

10. Insurance

- 10.1 MPI shall have public liability insurance of at least \$5m. It is the Customer's responsibility to ensure they are similarly insured.

11. Retention of Title to Goods

- 11.1 MPI and the Customer agree that ownership of the Goods shall not pass until:
- a) the Customer has paid MPI all amounts owing to MPI; and
 - b) the Customer has met all of its other obligations to MPI.
- 11.2 Receipt by MPI 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:
- 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 MPI on request.
 - b) the Customer holds the benefit of the Customer's insurance of the Goods on trust for MPI and must pay to MPI 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 MPI and must pay or deliver the proceeds to MPI 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 MPI and must sell, dispose of or return the resulting product to MPI as it so directs.
 - e) the Customer irrevocably authorises MPI to enter any premises where MPI believes the Goods are kept and recover possession of the goods.
 - f) MPI 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 MPI.

- h) MPI 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/Equipment that has previously been supplied and that will be supplied in the future by MPI 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 MPI 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, MPI 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 MPI;
 - d) not register, or permit to be registered, a financing statement or a financing change statement in relation to the Goods in favour of a third party without the prior written consent of MPI;
 - e) immediately advise MPI of any material change in its business practices of selling Goods which would result in a change in the nature of proceeds derived from such sales.
- 12.4 MPI 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 MPI, 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 the MPI under clauses 12.3 to 12.7.
- 12.9 Subject to any express provisions to the contrary 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 MPI agreeing to supply the Goods, the Customer charges all of its rights, title and interest (whether joint or several) in any land, reality 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 MPI from and against all MPI costs and disbursements including legal costs on a solicitor and own Customer basis incurred in exercising MPI rights under this clause.
- 13.3 The Customer irrevocably appoints MPI and each director of MPI 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 inspect the Goods on delivery and must within thirty (30) days of delivery notify MPI in writing of any evident defect/damage, shortage in quantity, or failure to comply with the description or quote.
- 14.2 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 MPI to inspect the Goods.
- 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 MPI 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 in respect of the Non-Excluded Guarantees, MPI makes no Warranties or other representations under these terms and conditions including but not limited to the quality or suitability of the Goods. MPI 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, MPI liability is limited to the extent permitted by section 64A of Schedule 2.
- 14.7 If MPI is required to replace the Goods under this clause or the CCA, but is unable to do so, MPI 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, MPI 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 MPI at the MPI sole discretion;
 - b) limited to any warranty to which MPI is entitled, if MPI 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 clause 14.1; and
- b) the MPI 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.

14.10 Notwithstanding clauses 14.1 to 14.8 but subject to the CCA, MPI 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 the 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 the MPI;
- e) fair wear and tear, any accident, or act of God.

14.11 MPI may in its absolute discretion accept non-defective Goods for return in which case MPI 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.

15. Intellectual Property

15.1 Where MPI has designed, drawn or developed Goods for the Customer, then the copyright in any designs and drawings and documents shall remain the property of MPI.

15.2 The Customer warrants that all designs, specifications or instructions given to MPI will not cause MPI to infringe any patent, registered design or trademark in the execution of the Customer's order and the Customer agrees to indemnify MPI against any action taken by a third party against MPI in respect of any such infringement.

16. 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 five percent (5%) per calendar month (and at MPI sole discretion such interest shall compound monthly at such a rate) after as well as before any judgment.

16.2 If the Customer owes MPI any money the Customer shall indemnify MPI from and against all costs and disbursements incurred by MPI in recovering the debt (including but not limited to internal administration fees, legal costs on a solicitor and own Customer basis, MPI contract default fee, and bank dishonour fees).

16.3 If any account remains overdue after thirty (30) days then an amount of the greater of twenty dollars (\$20.00) or ten percent (10%) of the amount overdue (up to a maximum of two hundred dollars (\$200.00)) shall be levied for administration fees which sum shall become immediately due and payable.

16.4 Without prejudice to any other remedies MPI may have, if at any time the Customer is in breach of any obligation (including those relating to payment) under these terms and conditions MPI may suspend or terminate the supply of Goods to the Customer. MPI will not be liable to the Customer for any loss or damage the Customer suffers because MPI has exercised its rights under this clause.

16.5 Without prejudice to MPI other remedies at law MPI shall be entitled to cancel all or any part of any order of the Customer which remains unfulfilled and all amounts owing to MPI shall, whether or not due for payment, become immediately payable if:

- a) any money payable to MPI becomes overdue, or in MPI opinion the Customer will be unable to make a payment when it falls due;
- b) the Customer become 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
- c) 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 MPI may cancel any contract to which these terms and conditions apply or cancel delivery of Goods at any time before the Goods are due to be delivered by giving written notice to the Customer. On giving such notice MPI shall repay to the Customer any money paid by the Customer for the Goods. MPI shall not be liable for any loss or damage whatsoever arising from such cancellation.

17.2 In the event that the Customer cancels delivery of the Goods the Customer shall be liable for any and all loss incurred (whether direct or indirect) by MPI as a direct result of the cancellation (including, but not limited to, any loss of profits).

18. Privacy Act 1988 – Australian Privacy Principles (APPs) 2014

18.1 The Customer agrees for MPI to obtain from a credit reporting agency a credit report containing personal credit information about the Customer in relation to credit provided by MPI.

18.2 The Customer agrees that MPI may exchange information about the Customer with those credit providers either named as trade referees by the Customer or named in a consumer credit report issued by a credit reporting agency 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. The Customer understands that the information exchanged can include anything about the Customer's creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act 1988.

18.3 The Customer consents to MPI being given a consumer credit report to collect overdue payment on commercial credit (Section 18K (1) (h) Privacy Act 1988).

- 18.4 The Customer agrees that personal credit information provided may be used and retained by MPI for the following purposes (and for other purposes as shall be agreed between the Customer and MPI or required by law from time to time):
- a) the provision of Goods; and/or
 - b) the marketing of Goods by MPI, its agents or distributors; and/or
 - c) analysing, verifying and/or checking the Customer's credit, payment and/or status in relation to the provision of Goods; and/or
 - d) processing of any payment instructions, direct debit facilities and/or credit facilities requested by the Customer; and/or
 - e) enabling the daily operation of the Customer's account and/or the collection of amounts outstanding in the Customer's account in relation to the Goods.
- 18.5 MPI may give information about the Customer to a credit reporting agency for the following purposes:
- a) to obtain a consumer credit report about the Customer;
 - b) allow the credit reporting agency to create or maintain credit or maintain credit information file containing information about the Customer.
- 18.6 The information given to the credit reporting agency may include:
- a) personal particulars (the Customer's name, sex, address, previous addresses, date of birth, name of employer and driver's licence number);
 - b) details concerning the Customer's application for credit or commercial credit and the amount requested;
 - c) advice that MPI is a current credit provider to the Customer;
 - d) advice of any overdue accounts, loan repayments, and/or any outstanding monies owing which are overdue by more than sixty (60) days, and for which debt collection action has been started;
 - e) that the Customer's overdue accounts, loan repayments and/or any default that has been listed;
 - f) information that in the opinion of MPI, the Customer has committed a serious credit infringement (that is, fraudulently shown an intention not to comply with the Customer's credit obligations);
 - g) advice that cheques drawn by the Customer for one hundred dollars (\$100) or more, have been dishonoured more than once;
 - h) that credit provided to the Customer by MPI has been paid or otherwise discharged.

19. Australian Privacy Principals (APP) 2014 - Credit Reporting

- 19.1 MPI Credit Reporting Policy applies specifically to credit related personal and business information which is credit information, credit eligibility information or credit reporting body derived information about an individual or business ("Credit Related Information") and sets out how MPI and its related Australian entities, manages that information. MPI is bound by the Privacy Act 1988 (Cth) ("Act") and the Credit Reporting Privacy Code ("Code") to the extent applicable in relation to that Credit Related Information.
- This MPI Credit Reporting Policy applies in our Australian Privacy Principals 2014 (APP) which applies to other personal information. A copy of MPI Credit Reporting Policy and APP Privacy Policy can be obtained on MPI website www.mpindustry.com.au.
- 19.2 By completing the MPI Credit Application or entering into contracts with MPI or otherwise providing MPI with your Credit Related Information, you agree to the terms of this MPI Credit Reporting Policy. Depending on the matter in which you communicate with MPI, further privacy information may apply in addition to the matters discussed in this MPI Credit Reporting Policy. From time to time MPI may update this MPI Credit Reporting Policy. When changes are made, we will revise the date of the last update listed at the end of this Policy. We encourage you to check our MPI website regularly for any updates to our MPI Credit Reporting Policy and the MPI Privacy Policy.

20. Dispute Resolution

- 20.1 If a dispute arises between the parties to this contract then either party shall send to the other party a notice of dispute in writing adequately identifying and providing details of the dispute. Within fourteen (14) days after service of a notice of dispute, the parties shall confer at least once, to attempt to resolve the dispute. At any such conference each party shall be represented by a person having authority to agree to a resolution of the dispute. In the event that the dispute cannot be so resolved either party may by further notice in writing delivered by hand or sent by certified mail to the other party refer such dispute to arbitration. Any arbitration shall be:
- a) referred to a single arbitrator to be nominated by the President of the Institute of Arbitrators Australia; and
 - b) conducted in accordance with the Institute of Arbitrators Australia Rules for the Conduct of Commercial Arbitration.

21. Compliance with Laws

- 21.1 The Customer and MPI shall comply with the provisions of all statutes, regulations and bylaws of government, local and other public authorities that may be applicable to the works.
- 21.2 The Customer shall obtain (at the expense of the Customer) all licenses and approvals that may be required for the works.
- 21.3 The Customer agrees that the site will comply with any occupational health and safety laws relating to building/construction sites and any other relevant safety standards or legislation.

22. Building and Construction Industry Payments Act (Qld) 2004

- 22.1 At MPI sole discretion, if there are any disputes or claims for unpaid, Goods then the provisions of the Building and Construction Industry Payments Act (QLD) 2004 may apply.
- 22.2 Nothing in this agreement is intended to have the affect of contracting out of any applicable provisions of the Building and Construction Industry Payments Act (Qld) 2004, except to the extent permitted by the Act where applicable.

23. General

- 23.1 The failure by MPI to enforce any provision of these terms and conditions shall not be treated as a waiver of that provision, nor shall it affect MPI 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.
- 23.2 These terms and conditions and any contract to which they apply shall be governed by the laws of in which MPI has its principal place of business, and are subject to the jurisdiction of the courts in that state.
- 23.3 Subject to clause 14. MPI 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 MPI of these terms and conditions (alternatively MPI liability shall be limited to damages which under no circumstances shall exceed the Price of the Goods).
- 23.4 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 MPI nor to withhold payment of any invoice because part of that invoice is in dispute.
- 23.5 MPI may license or sub-contract all or any part of its rights and obligations without the Customer's consent.
- 23.6 The Customer agrees that MPI may amend these terms and conditions at any time. If MPI makes a change to these terms and conditions, then that change will take effect from the date on which MPI notifies the Customer of such change. The Customer will be taken to have accepted such changes if the Customer makes a further request for MPI to provide Goods to the Customer.
- 23.7 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.
- 23.8 The Customer warrants that it has the power to enter into this agreement and has obtained all necessary authorisations to allow it to do so, it is not insolvent and that this agreement creates binding and valid legal obligations on it.

