

BUSINESS ACCOUNT

Full Legal Name:	Company Number:
Trading Name:	
Trading As: (PLEASE TICK) <input type="checkbox"/> Limited <input type="checkbox"/> Partnership <input type="checkbox"/> Trust / Society / Non-Profit <input type="checkbox"/> Sole Trader <input type="checkbox"/> Other	
Year Commenced:	Nature of Business:
Street Address:	
City:	Post Code:
Postal Address:	
Email Address:	
Work Number:	Fax Number:
Contact Person:	Mobile Number: <i>Contact Person</i>

PROPRIETOR / PARTNER/ DIRECTOR INFORMATION

1. Full name of Proprietor / Partner / Director / Signatory:	Date of Birth: / /
Residential Address: <i>Not P O Box</i>	
2. Full name of Proprietor / Partner / Director / Signatory:	Date of Birth: / /
Residential Address: <i>Not P O Box</i>	

DECLARATION / PRIVACY ACT

I/We warrant the information given hereon is correct and authorise any person or organisation to provide Cardlink with such information as may be required to establish my/our credit worthiness. I/We agree to be bound by Cardlinks Terms and Conditions attached to this application. Usage of the card(s) indicates that you have read and accepted these Terms and Conditions. The Cardmaster, the Card Users and the Named Persons will be jointly and severally liable for all charges made with or incurred by the use of the Card(s) issued to the Cardmaster and the Card User as provided in such Terms and Conditions. I/We understand that by signing this application and/or the acceptance or use of our card(s), I/We as Named Persons, accept joint and several personal liability in respect of all use of the card(s) by the Cardmaster and the Card Users as identified in the Terms and Conditions.

Signatory's full name	Title (Business Only)
Signature	Date / /
Joint applicant full name (1)	
Signature	Date / /
Joint applicant full name (2)	
Signature	Date / /
<input type="checkbox"/> I have read and accepted your terms & conditions (also available online at www.cardlink.co.nz/cardsmart/forms)	
<input type="checkbox"/> I would like to have my statements emailed to:	

DIRECT DEBIT FORM

CARDLINK ACCOUNT NUMBER

Name on Bank Account

(not to operate as an assignment or an agreement)

Authority to accept Direct Debits

Customer (Acceptor) To Complete Bank/ Branch Number, Account Number & Suffix of Account To Be Debited

BANK BRANCH ACCOUNT NUMBER SUFFIX

PLEASE ATTACH ENCODED (DEPOSIT) SLIP TO ENSURE YOUR NUMBER IS LOADED CORRECTLY

To: The Manager (Please print Full Postal Address Clearly for Window Envelope)

BANK/BRANCH:

ADDRESS:

TOWN/CITY:

Authorisation Code

Date:

I / We authorise you until further notice in writing to debit my/our account with all amounts which Cardlink Systems Limited, Private Bag 99918, Newmarket, Auckland the registered initiator of the above Authorisation Code, may initiate by Direct Debit.

I/We acknowledge and accept that the bank accepts this Authority only upon the conditions listed on this form.

Authorised Signatures (s) X _____

Information to appear on My/Our Bank Statement (To be completed by the initiator)

PAYER PARTICULARS PAYER CODE PAYER REFERENCE BANK STAMP

C A R D L I N K

FOR BANK USE ONLY

APPROVED: 0117 09/13 DATE RECEIVED:

RECORDED BY:

CHECKED BY:

Conditions Of This Authority to Accept Direct Debits:

- The Initiator:**
 - Will not initiate a direct debit on my/our account unless authorisation is received from me/us in accordance with the terms and conditions agreed between me/us and the Initiator of each amount to be debited from my/our account.
 - Has agreed to send notice of the net amount of each Direct Debit and the due date of debiting after receiving authorisation from me/us under clause 1 (a) but no later than the date the Direct Debit will be initiated. This notice must be provided in writing (including by electronic means and SMS where the customer has provided prior written consent (including by electronic means including SMS) to communicate electronically). The notice will include the following message:- "The amount \$....., was directly debited to your Bank account on (initiating date)."
 - May, upon the relationship which gave rise to this Instruction being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Instruction. Upon receipt of such notice the Bank may terminate this Instruction as to future payments by notice in writing to me/us.
 - May, upon receiving written notice (dated after the date of this Instruction) from a bank to which I/we have transferred my/our bank account, initiate Direct Debits in reliance of that written notice and this Instruction from the account identified in the written notice.
- The Customer may:**
 - At any time, terminate this Instruction as to future payments by giving notice of termination to the Bank and Initiator by the means agreed by the customer, Bank and Initiator.
 - Stop payment of any Direct Debit to be initiated under this Instruction by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.
 - Request the Bank to reverse any Direct Debits initiated by the Initiator under the Instructions by debiting the amount of the Direct Debits back to the Initiator through the Initiator's Bank where the Initiator cannot produce a copy of the Instructions and/or Confirmation to me/us that I/we are reasonably satisfied demonstrate that I/we have

- authorised my/our bank to accept Direct Debits from the Initiator against my/our account PROVIDED the request is made not more than 9 months from the date when the first Direct Debit was debited to my/our account by the Initiator under the Instructions.
- The Customer** acknowledges that:
 - This Instruction will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this Instruction until actual notice of such event is received by the Bank.
 - In any event this Instruction is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
 - Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this Instruction. Any other disputes lies between me/us and the Initiator.
 - Where the Bank has used reasonable care and skill in acting in accordance with this Instruction, the Bank accepts no responsibility or liability in respect of:
 - the accuracy of information about Direct Debits on Bank statements; and
 - any variations between notices given by the Initiator and the amounts of Direct Debits.
 - The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give notice in accordance with 1(a) nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.
 - The Bank** may:
 - In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other Instruction, cheque or draft properly signed by me/us and given to or drawn on the Bank.
 - At any time terminate this Instruction as to future payments by notice in writing to me/us.
 - Charge its current fees for this service in force from time-to-time.

TERMS & CONDITIONS

Cards are issued by Cardlink Systems Limited

You should read these Terms and Conditions carefully. By accepting and/ or using the Card, those signing an application form for the Card, the Card master agrees with Cardlink Systems Ltd to be bound by these terms and conditions and any future amendments from time to time made in accordance with clause 2.

1. DEFINITIONS

In these terms and conditions unless the context otherwise requires, the following expressions shall have the following meanings:

"Account" means the account opened by Cardlink in the name of the Cardmaster in respect of which transactions are debited, and payments made by the Cardmaster are credited, in the operation of the account.

"Application Form" means the application for an Account submitted to Cardlink.

"Business Day" means a day on which trading banks are open for commercial business in Auckland, New Zealand.

"Card" means the enclosed card and any other card issued at the Cardmaster's request, as agreed to by Cardlink at the relevant time.

"Cardlink" means Cardlink Systems Ltd and its successors or assigns.

"Cardmaster" means a person, company, corporation, firm or association who or which, by applying for a Card, has entered into an agreement with Cardlink by which the Cardmaster has a right to nominate Card Users.

"Card User" means each person nominated by the Cardmaster to use a Card.

"Charge" means the amount incurred during the Charge Period by the Cardmaster and the Card User for the purchase of Supplies using the Card at the Supply Price, whether or not a Sales Voucher is actually completed or signed in connection with such charge and includes the relevant Fee.

"Charge Period" means the recurring period determined by Cardlink at its discretion from time to time during which Charges may be incurred by the Cardmaster and the Card User. **"Credit Limit"** means any limit imposed by Cardlink on the value of Supplies which may be purchased using the Card during a Charge Period.

"Discount" means any discount or rebate, however described, offered or provided by Cardlink to the Cardmaster from time to time in connection with any Charge.

"Fee" means such sum from time to time determined and charged by Cardlink in connection with an Account and/or the Card including running costs and levies and those fees and charges posted on Cardlink's website or otherwise notified to the Cardmaster from time to time.

"includes" and **"including"** mean including without limitation to the generality of the foregoing.

"Petroleum Products" means any motor spirit, diesel, fuel oil, kerosene, detergents and solvents, lubricants (including all automotive and industrial lubricants and greases) provided (directly or indirectly) for sale or supply to the Cardmaster or the Card User.

"On-line Purchases" means internet purchases of Supplies by the Cardmaster or Card Users from the websites of Suppliers.

"Related Companies" has the meaning given to it in section 2(3) of the Companies Act 1993.

"Sales Voucher" means a voucher or receipt in the form from time to time provided by Cardlink or a Supplier for use of the Card.

"Sales Voucher Purchases" means purchases of Supplies from Suppliers made by the Cardmaster or Card Users using Sales Vouchers.

"Special Conditions" means any terms and conditions relating to Cards, other than those specified in these terms and conditions, which Cardlink and the Cardmaster have agreed to in writing.

"Statement" means the consolidated tax invoice produced by Cardlink for each Charge Period that details all Charges owing to Cardlink by the Cardmaster.

"Supplier" means a person, company, corporation, firm or association appointed by Cardlink to (directly or indirectly) provide or sell Supplies to the Cardmaster or the Card User.

"Supplies" means goods and services sold or supplied by a Supplier nominated by Cardlink from time to time.

"Supply Price" means a price for the purchase of the Supplies as determined by Cardlink (from time to time) by reference to a range of factors, including prevailing market conditions.

"Vehicle" means a vehicle or equipment in respect of which particulars have been notified to Cardlink by the Cardmaster for use by a Card User or a vehicle or equipment hired by a Card User using the Card.

2. CHANGES

Cardlink reserves the right to vary these terms and conditions (including the Fees, Discounts and Special Conditions) at any time either by notice in writing to the Cardmaster via post or email, or by publishing the new or amended terms and conditions (including Fees and Discounts) on its website at www.cardlink.co.nz. Any of these notices shall be deemed to be notice to the Cardmaster. Notice shall be deemed to have been received by the Cardmaster on the second Business Day after the day on which notice is posted to the last known address of the Cardmaster, or posted to the website or via email. The Cardmaster is bound by any such amendment unless all issued Cards are cut in half and returned to Cardlink within 5 Business Days of receipt of the notice as set out above. Use of Card after the notice will be deemed to be acceptance of the new or amended terms and conditions (including Fees and Discounts).

3. AUTHORISED CARD USER

The Cardmaster shall notify Cardlink of the name of each person authorised by the Cardmaster to use a Card, and if authorised only for a Vehicle, the registration details of that Vehicle by completing and returning an Application Form to Cardlink.

4. COMPLIANCE BY CARD USER

4.1 The Cardmaster shall issue the Card to the Card User and the Cardmaster shall ensure that the Card User complies with these terms and conditions and any other instructions on the use of the Card as may be given by Cardlink to the Cardmaster from time to time, including keeping any Personal Identification Number assigned to the Card secure and not exceeding any Credit Limit.

4.2 The Cardmaster agrees and acknowledges that any act or omission of the Card User in connection with the Card will be deemed an act or omission of the Cardmaster. Without limiting the foregoing, the Cardmaster shall be liable to Cardlink for all acts and omissions of the Card User.

5. LOSS OF CARD

5.1 If the Card is lost or stolen or otherwise ceases to be in the possession of the Cardmaster or the Card User, the Cardmaster shall immediately notify Cardlink giving all available information as to the circumstances of such loss or theft, confirming all such information to Cardlink in writing and taking all reasonable steps that Cardlink may require to assist Cardlink to recover the Card.

5.2 The Cardmaster shall be liable for all purchases made prior to receipt of such initial notification (including any purchases in excess of the Credit Limit) by Cardlink but shall have no liability for purchases made with the Card by parties other than the Cardmaster or the Card User after such receipt.

6. WITHDRAWAL OF CARD

6.1 Upon a Card User ceasing for any reason to be authorised by the Cardmaster to use the Card, or any Vehicle ceasing to be a Vehicle operated by the Cardmaster, then the Cardmaster shall immediately notify Cardlink and return the Card previously issued to the Card User to Cardlink.

6.2 The Cardmaster shall be liable for all purchases made prior to receipt by Cardlink of the Card (including any purchases in excess of the Credit Limit) but shall have no liability for purchases made after such receipt with the Card or in respect of any Vehicle ceasing to be subject to the Card.

7. INDEMNITY

The Cardmaster shall indemnify Cardlink and its Related Companies ("Indemnified Persons") and hold the Indemnified Persons harmless in respect of all claims, costs, expenses, losses, liabilities, damages proceedings and legal fees (on a solicitor-client basis) of whatsoever kind made against, suffered or incurred by the Indemnified Persons in connection with:

7.1 the loss, theft or fraudulent or other misuse of the Card by the Card User or any other person, which occur prior to initial notification by the Cardmaster under clause 5 above or receipt of the Card by Cardlink pursuant to clause 6 above; or

7.2 as a result of the breach by the Cardmaster of these terms and conditions; or

7.3 the supply or non-supply of the Supplies.

This clause 7 is for the benefit of and intended to be enforceable by each of the Indemnified Persons for the purposes of Subpart 1 of Part 2 of the Contracts and Commercial Law Act 2017.

8. RETURN OF THE CARD

The Card is at all times the property of Cardlink and shall be returned by the Cardmaster to Cardlink immediately upon the request of Cardlink at any time for any reason without obligation on Cardlink to reissue the Card.

9. CANCELLATION

9.1 Cardlink may upon the cancellation, loss, theft or destruction of the Card or for any other reason give such notice as it thinks fit that the Card is no longer valid.

9.2 Cardlink shall be entitled to disclose to any Supplier or any other person the reason for the cancellation or invalidity of the Card. The Cardmaster waives and, if required by Cardlink, shall procure that each Card User shall waive all rights of action against Cardlink in relation to disclosure, whether given negligently or otherwise and irrespective of whether the disclosure is false, misleading or otherwise in error.

9.3 Cardlink may at any time disclose to any third party information concerning the Account as may be necessary for the operation of the Account or the Card (or both).

10. PURCHASE OF SUPPLIES

10.1 The Cardmaster shall ensure that the Card User obtains a Sales Voucher in respect of Sales Voucher Purchases. The Cardmaster must procure that the Card User signs each Sales Voucher at the time of purchase of the Supplies. The signature by the Card User on a Sales Voucher shall constitute a purchase by the Cardmaster from the Supplier of all Supplies to which that Sales Voucher relates. The Cardmaster shall have no right to dispute the amount of any Sales Voucher or the authority of the Card User to purchase those Supplies.

10.2 All amounts debited to a Card as the result of an On-line Purchase, shall constitute a purchase by the Cardmaster. The Cardmaster shall have no right to dispute the amount of any On-line Purchase or the authority of the Card User to purchase those Supplies.

10.3 Cardlink shall not be liable to the Cardmaster for any loss, damage, costs or expenses suffered by the Cardmaster or the Card User arising directly or indirectly from failure by the Supplier to accept a Card or failure by the Supplier to charge the appropriate price for Supplies notwithstanding that such failure may constitute a breach of any contract or agreement between the Supplier and Cardlink.

10.4 Cardlink shall not be liable for any act or omission of any Supplier, or any defect or deficiency in any Supplies acquired by use of the Card. The Cardmaster will be solely responsible for any claim against or dispute with any Supplier and the existence of such claim or dispute shall not relieve the Cardmaster of the obligation to pay the amount of all Charges due to Cardlink as set out in the Statement.

11. WARRANTY BY CARDMASTER

Signature by a Card User on a Sales Voucher in conjunction with the use of the Card and use of a Card for an On-line Purchase shall constitute a warranty by the Cardmaster to Cardlink that:

11.1 All statements, amounts and other information contained in the Sales Voucher or provided to the Supplier's website on the internet are true and correct in all respects and reflect a genuine commercial transaction between the Supplier and the Cardmaster or Card User and there are no collateral contracts or other representations in existence affecting the sale of the Supplies to which the Sales Voucher relates;

11.2 In the case of a Sales Voucher Purchase, after its completion and signature the Sales Voucher has not been altered or added to;

The Cardmaster has no right to dispute or withhold payment to Cardlink in respect of the whole or any part of the amounts shown on the Sales Voucher;

11.3 The transaction complies in all respects with the requirements of any relevant law or regulation; and

11.4 The benefit of the transaction has not been assigned, pledged or dealt with by the Card User in any manner or in favour of any person other than the Cardmaster.

12. PROPERTY IN THE SUPPLIES

12.1 Cardlink acknowledges that the Cardmaster shall, subject to clauses 12.2 and 12.3, have the property in the Supplies and shall be entitled to the benefit of all terms and warranties relating to the Supplies.

12.2 Except where Cardlink gives the Cardmaster written notice to the contrary and

TERMS & CONDITIONS

notwithstanding any period of credit, legal and beneficial ownership of the Supplies (except Petroleum Products) shall vest in Cardlink until payment of all the Charges is made in full to Cardlink by the Cardmaster. If payment is overdue Cardlink may recover and sell the Supplies (including Petroleum Products).

12.3 For the period until payment of the Charges and all other monies owing by the Cardmaster to Cardlink have been made in full, the Cardmaster grants to Cardlink a purchase money security interest in all of the Supplies (including Petroleum Products) and their proceeds and Cardlink may register that purchase money security interest on the Personal Properties Security Register and, where necessary, amend that registration. The Cardmaster acknowledges that these terms and conditions constitute a security agreement.

13. CARDLINK AND SUPPLIER LIABILITY

13.1 To the extent permitted by law, Cardlink, nor the Suppliers shall be liable to the Cardmaster or the Card User for any defects in the Supplies purchased or any Supplies improperly made or supplied, or for any mechanical failure of a vehicle resulting from such defects, nor for any loss, damage or claim whatsoever arising from such defects, whether directly or indirectly caused and whether suffered by the Cardmaster, the Card User or any third party. This clause 13.1 is also for the benefit of and intended to be enforceable by each of the Suppliers for the purposes of Subpart 1 of Part 2 of the Contracts and Commercial Law Act 2017.

13.2 The parties acknowledge and agree that the goods and services supplied by Cardlink to the Cardmaster and the Card User, and the Supplies acquired by the Cardmaster and the Card User using the Card are all "supplied and acquired in trade" within the meaning of the Fair Trading Act 1986 and the Consumer Guarantees Act 1993, and that the Consumer Guarantees Act 1993 and sections 9, 12A, and 13 of the Fair Trading Act 1986 will not apply to these terms and conditions and that it is fair and reasonable to exclude their application.

13.3 The parties also acknowledge and agree that any right, duty or liability that would arise under a contract of sale under Part 3 of the Contract and Commercial Law Act 2017 and the United Nations Convention on Contracts for the International Sale of Goods under Part 3, Subpart 7 of the Contract and Commercial Law Act 2017 are excluded from application to the purchase and provision of the Supplies to the fullest extent permitted by law.

13.4 Cardlink shall not under any circumstances be liable to the Cardmaster for any loss of profit, loss of opportunity or indirect or consequential losses resulting from any breach by Cardlink of its obligations under these terms and conditions.

13.5 To the extent permitted by law, Cardlink's liability under these terms and conditions shall be limited to a sum which is equivalent to the aggregate Fees paid by the Cardmaster in the preceding 3 months.

14. PAYMENT FOR SUPPLIES

For Supplies purchased by the Card User using the Card in accordance with these terms and conditions, Cardlink shall pay the relevant Supplier the price agreed between Cardlink and the Supplier for those purchases.

15. CARDLINK CHARGES

15.1 Following the conclusion of each Charge Period the Cardmaster will be issued a Statement, which will set out the Charges for that Charge Period and the total amount owing to Cardlink ("Payment Amount"). The Cardmaster must pay the Payment Amount to Cardlink by the due date specified in the Statement in accordance with clause 16.

15.2 Cardlink reserves the right to change any Fees charged and to change or discontinue any Discounts offered or provided to the Cardmaster, without prior notice to the Cardmaster.

15.3 In respect of each Charge Period, the provision of Supplies and the provision of the Card and other services by Cardlink as set out in these terms and conditions during that Charge Period shall constitute a separate contract between Cardlink and the Cardmaster for that Charge Period. The agreed price for those Supplies, Cards and other services shall be the Payment Amount as set out on the Statement for that Charge Period.

16. PAYMENT BY THE CARDMASTER

16.1 The Cardmaster shall make payment to Cardlink of the Payment Amount referred to in clause 15, either by authorising its bankers to pay by direct debit initiated by Cardlink, or by direct credit if so authorised by Cardlink.

16.2 Where the Payment Amount is not paid in full by the Cardmaster, any monies received by Cardlink from the Cardmaster shall be applied in such a way as Cardlink shall in its sole discretion determine.

16.3 Payment in full of the Payment Amount must be received by Cardlink no later than the due date for payment as specified on the Statement. Any payment made will not be deemed to have been received by Cardlink until the date on which such payment is actually credited to Cardlink's account. If the due date falls on a weekend or a day other than a Business Day, payment should be received no later than the Business Day preceding the due date for payment.

16.4 If a payment is overdue or dishonoured, Cardlink will charge the Cardmaster overdue and administration fees as determined by Cardlink and as posted on Cardlink's website from time to time, but without prejudice to the right of Cardlink to charge interest on the amount owing or any other rights and remedies available to Cardlink. If the Cardmaster or Card User continue to use a Card after a payment is due Cardlink will deem this to be a request for a credit extension. Such requests will be considered at Cardlink's discretion, taking into consideration the Cardmaster's account structure, payment history and any credit information available. Any request for a credit extension will be considered solely at Cardlink's discretion and if the request is rejected, Cardlink has no liability to the Cardmaster in respect of any action to cease supply. If Cardlink agrees to grant the Cardmaster a credit extension the Cardmaster may be charged a credit extension fee, being a percentage of Charges, until the outstanding balance has been repaid. The Cardmaster will be liable for any outstanding amounts, as well as any losses, damages, costs and disbursements (including legal costs on a solicitor-client basis) incurred by Cardlink in recovering the outstanding amount, including interest.

16.5 Cardlink may at the time a Charge is incurred, agree (on request) to accept payments in respect of the Charge incurred by means of an arranged instalment plan. Subject to the terms of that plan, and Cardlink's approval, that Charge may then be repaid by instalments over a period agreed with Cardlink. If this is agreed, the Cardmaster must pay to Cardlink a finance charge as may be determined by Cardlink

from time to time, calculated from the time the Charge is incurred until final payment is made to Cardlink.

17. TERM AND TERMINATION

17.1 The term of this agreement shall be for a period from the date on which Cardlink accepts the completed Application Form of the Cardmaster and shall continue thereafter unless terminated by 30 Business Days' notice by either Cardlink or the Cardmaster, or such lesser period as determined by Cardlink if a Supplier terminates its arrangement with Cardlink.

17.2 Notwithstanding any prior waiver of its rights, Cardlink may without notice immediately terminate this agreement in respect of the Cardmaster in any of the following circumstances:

(a) Failure for 5 Business Days by the Cardmaster to pay any monies due under these terms and conditions.

(b) Failure by the Cardmaster to observe these terms and conditions after 5 Business Days' notice specifying the default has been given by Cardlink.

(c) The Cardmaster becoming insolvent, ceasing or threatening to cease business or having a receiver appointed for execution or distress levied upon any of its assets or a meeting being called of the Cardmaster's creditors or any of them for the purposes of financial resccheduling or the payment of money due.

(d) The Cardmaster entering into or attempting to enter into a compromise with creditors or (in the case of a limited liability company) going into liquidation except a voluntary liquidation for the purposes of amalgamation or solvent reconstruction of the Cardmaster.

17.3 The termination of this agreement shall not affect the rights or liabilities of any party against the other to the date of such termination.

17.4 The outstanding balance on the Account shall immediately become due and payable on the termination of this agreement and the Cardmaster shall immediately return all Cards to Cardlink.

18. OTHER LIABILITY

The Cardmaster is liable for all Charges made with or incurred by the use of the Cards issued to the Cardmaster and any Charges made with or incurred by the Card User.

19. FORCE MAJEURE

Neither Cardlink, nor any Supplier shall be under any liability to the Cardmaster or any Card User for failure to perform any obligation if that failure is due to an event beyond the reasonable control of Cardlink or the Supplier or their respective agents, subcontractors or employees.

20. WAIVER

Any neglect, forbearance or indulgence on the part of Cardlink relating to its strict rights under these terms and conditions shall not be deemed to be an express or implied waiver of such rights.

21. ASSIGNMENT

The Cardmaster shall not assign, subcontract or otherwise deal with its rights or obligations (or both) under these terms and conditions.

22. PRIVACY

The Cardmaster agrees, and will procure that the Card User agrees, that Cardlink may collect their personal information (as defined in the Privacy Act 1993) during the application process and in the course of subsequent business dealings. Cardlink will use, disclose, store and process personal information in accordance with Cardlink's Privacy Policy posted on Cardlink's website (and as amended from time to time). The Privacy Policy is part of and incorporated into these terms and conditions. The Cardmaster's use of the Card is deemed acceptance of the Privacy Policy and will procure that the Card User also agrees to the Privacy Policy.

23. NOTICES

23.1 All communications between the parties to these terms and conditions shall be given in writing and be deemed to have been given to the addressee at the time stated below provided that the notice is addressed to the last known business address of the other party. (a) By mail - 2 days after despatch (b) By email or other electronic means of written communication - 6 hours after despatch during business hours or if despatched outside of business hours, then the next Business Day.

23.2 Clause 23.1 does not apply to a notice given under clause 5 or clause 6 of these terms and conditions. Notice under clauses 5 and 6 is given when Cardlink actually receives the notice.

24. FURTHER ASSURANCES

Unless otherwise specified in these terms and conditions the Cardmaster will, and will procure that the Card users will, when requested by Cardlink, promptly do, sign and deliver everything reasonably required to give full effect to these terms and conditions and the transactions contemplated by these terms and conditions.

25. SEVERANCE

Should any part or provision of these terms and conditions be held invalid or unenforceable, then that invalid or unenforceable part or provision will be deemed severed from these terms and conditions and will not affect the validity or enforceability of the remainder of these terms and conditions.

26. SURVIVAL

Without limiting the clauses that will survive termination of this agreement, the following clauses will survive termination (irrespective of the basis for the termination): Clause 6 Withdrawal of Card; Clause 7 Indemnity; Clause 8 Return of Card; Clause 9 Cancellation; Clause 10 Purchase of Supplies; Clause 11 Warranty by Cardmaster; Clause 12 Property in the Supplies; Clause 13 Cardlink and Supplier Liability; Clause 15 Cardlink Charges; Clause 16 Payment by the Cardmaster; Clauses 17.3 and 17.4 Termination; Clause 18 Other Liability; Clause 19 force Majeure; Clause 20 Waiver; Clause 21 Assignment; Clause 22 Privacy; Clause 23 Notices; Clause 25 Severance; and this Clause 26 Survival.

27. SPECIAL CONDITIONS

Special Conditions (if any) are part of and incorporated into these terms and conditions. If there is any inconsistency between these terms and conditions and the Special Conditions, the Special Conditions will prevail to the extent of the inconsistency.