

**APPLICATION FORM**

# Account Facilities



**PLEASE COMPLETE USING BLOCK CAPITALS** **Important:** Please read terms and conditions overleaf

**ACCOUNT CONTACT**

Title ( <i>Mr, Mrs, Miss, Ms.</i> )	Full Name		
Job title	Contact number		
Company name	Email address		
Type of business ( <i>Sole Trader, Limited Company, Other</i> )			
Address			
Postcode			

**IF THE CONTACT FOR ACCOUNT QUERIES PAYMENT OR CREDIT LIMITS IS DIFFERENT, PLEASE COMPLETE THE FORM OVERLEAF**  
**LOTTERY ONLY - IF DELIVERY CONTACT IS DIFFERENT, PLEASE COMPLETE FORM OVERLEAF**

**SERVICE REQUIRED**

<input type="checkbox"/>	Postage Paid	<input type="checkbox"/>	PO Box	<input type="checkbox"/>	Freepost	<input type="checkbox"/>	MOU	<input type="checkbox"/>	C&D	<input type="checkbox"/>	Business Reply
<input type="checkbox"/>	Lottery Reseller	<input type="checkbox"/>	Booklets	<input type="checkbox"/>	International Business Reply	<input type="checkbox"/>	Mailroom	<input type="checkbox"/>	Other		

We wish to apply for account facilities and request a credit limit of £

**Postage Paid/Lottery Reseller accounts only:** We anticipate monthly spend of £

**BANK REFERENCE** Please ensure that you include the Bank Consent Form

**TRADE REFERENCE 1**

**TRADE REFERENCE 2**

**SIGNED IN ACCEPTANCE OF TERMS AND CONDITIONS** (see overleaf)

**Please return the form to the Finance Department at the address below.**

**Office use only**

	<i>Date</i>	<i>Initials</i>		<i>Date</i>	<i>Initials</i>		<i>Date</i>	<i>Initials</i>		<i>Date</i>	<i>Initials</i>
Received	<input type="text"/>	<input type="text"/>	References	<input type="text"/>	<input type="text"/>	Authorisation	<input type="text"/>	<input type="text"/>	Finance	<input type="text"/>	<input type="text"/>
	<i>Date</i>	<i>Initials</i>		<i>Date</i>	<i>Initials</i>		<i>Date</i>	<i>Initials</i>		<i>Date</i>	<i>Initials</i>
Credit limit	<input type="text"/>	<input type="text"/>	Open	<input type="text"/>	<input type="text"/>	Commercial	<input type="text"/>	<input type="text"/>			

*(Lottery use only)*

## CONTACT FOR ACCOUNT/DELIVERY QUERIES, PAYMENT, CREDIT LIMITS

Title ( <i>Mr, Mrs, Miss, Ms.</i> )	Full Name
Job title	Contact number
Email address	Contact for

PLEASE ATTACH ANY FURTHER DETAILS ON A SEPARATE SHEET

# Terms and Conditions

## 1. Account Terms

- 1.1. Without a credit account, we can only provide business services with advance payment. For those businesses which take advantage of our credit facilities, every legal entity is regarded as a separate customer.
- 1.2. Subject to the provisions of any Additional Agreement, for certain Services provided on an ongoing basis, we will invoice you on completion of the Services or the end of each month in which the Service is provided, unless otherwise stated in any relevant Service Terms.
- 1.3. You shall pay all undisputed invoices submitted to you by us within thirty (30) days of month end or as otherwise agreed in writing by us, providing you remain within your credit limit. Any balance that goes beyond the agreed credit limit must be paid immediately.
- 1.4. All charges payable shall be paid in British Sterling and, where applicable, may be paid to the credit of the bank account nominated by us in writing.
- 1.5. If you do not make any payment due to us by the date the payment is due, then we will be entitled to:
  - 1.5.1. Stop carrying out our obligations under the Service Documents without having responsibility to you, as long as we have first given you reasonable notice that we plan to do so;
  - 1.5.2. Charge you interest on the overdue amount at the rate of four per cent (4%) per annum above the base lending rate of the Bank of England from time to time. Such interest shall accrue on a daily basis from the due date until actual payment of the overdue amount, whether before or after judgement. You shall pay the interest together with the overdue amount;
  - 1.5.3. In addition to our other rights, offset any amount we owe to you under any Service Document, against any amounts you owe to us. We will offset amounts against the oldest unpaid invoice first.
- 1.6. If you do not pay an invoice, we may engage a third party to collect the payment on our behalf. You will be responsible for the reasonable costs we have to pay to the third party, who will add the amount to your debt on our behalf. This paragraph 1.5 applies even if all or any of the Service Documents have ended.
- 1.7. You should keep copies of all invoices. We may charge you an administration fee if you request duplicate copies.
- 1.8. All disputed invoices should be brought to our attention within seven (7) days of the date of the invoice. You must notify us and provide all the relevant information to support your claim. If we agree with you, we will make an adjustment to your invoice as necessary.

## 2. Credit limits

- 2.1. The credit limits for our business services reflect the individual needs and abilities of our customers. The determining factors include your trading history with us; trading references; reports from credit referencing agencies; general trading history; and, in some cases, the trading history of your officers and directors.
- 2.2. The minimum requirement for a credit limit in excess of £1,000 is satisfactory trade references. The minimum requirement for a credit limit in excess of £5,000 is satisfactory trade and bank references. We reserve the right to insist on a bank guarantee or Merchant's Deposit for limits in excess of £1,000. Limits are reviewed periodically on request and also when applying for additional products and services.
- 2.3. For credit limits below £5,000 we require the following information;
  - 2.3.1. Trade and Bank references (new account).
  - 2.3.2. No references are required for change in limit.
  - 2.3.3. Internal review.
  - 2.3.4. Review of previous six months' history (where applicable).
- 2.4. For credit limits above £5,000 but below £20,000 we require the following information;
  - 2.4.1. Trade and Bank references (new account).
  - 2.4.2. Trade references for any change in limit.
  - 2.4.3. Internal review
  - 2.4.4. Review of previous 12 months' history (where applicable).
- 2.5. For credit limits above £20,000 we require the following information;
  - 2.5.1. Trade and Bank references.
  - 2.5.2. Internal review.
  - 2.5.3. Review of previous 12 months' history (where applicable).
  - 2.5.4. Copy of latest audited financial statements.
- 2.6. You must ensure all requested information is provided to enable Guernsey Post to make a credit limit decision.
- 2.7. We reserve the right to refuse a credit application without explanation, as well as the right to close any existing account at any time.
- 2.8. We reserve the right to vary, change or amend any or all of the terms and condition of our Account Terms
- 2.9. All credit accounts are in accordance with local law.

## Privacy Notice

Please be assured that we will treat your personal information with the utmost care and will never sell it to other companies or use it other than as stated in our privacy notice. The personal information you provide us is used primarily to deal with your enquiries or provide the service and products you request. You can find further details of our privacy notice at [www.guernseypost.com/privacy\\_notice](http://www.guernseypost.com/privacy_notice).