CREDIT ACCOUNT APPLICATION

Applicant Information	
Full Name of Applicant	
Date of Birth	
Home Address:	
Postcode:	
Mobile:	
Home Phone:	
Email:	

Business Details (if applicable)				
Name of Business/Company:				
Company Registration No:				
VAT No:				
Business Address:				
Postcode:				
Mobile:				
Office Telephone:				
Email:				
How long have you been trading?				
Full Name(s) of any other Directors/Partners:				
Trading Status of Applicant:	Partnership ☐	Ltd Co ☐	LLP ☐	Sole Trader ☐
	Self Build ☐	PLC ☐	Charity ☐	Other:

Nature of Business

Full Time Trade Professional		Self-Build Projects	
General Builder	☐	Full New Build Dwelling	☐
Block laying	☐	Extension	☐
Groundworks	☐	Renovation	☐
Drainage & Civils	☐	**Property Developer**	
Joinery	☐	Multiple Property Developments	☐
Carpentry	☐	**Other**	
Plastering & Drylining	☐	DIY	☐
Painting & Decorating	☐	Schools/Colleges/Universities	☐
Roofing	☐	Public Organisation	☐
Landscaping/Fencing/Paving	☐	Agricultural Repair/Maintenance	☐
Plumbing & Heating	☐	Holiday Parks	☐
Electrical	☐	Other	☐
		Please specify :____________________	

Bulk Purchases

Do you regularly buy any products in bulk?

Yes ☐ No ☐

If yes, please indicate product(s)

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References and Bank Account

Before an account can be opened, time must be allowed to elapse in order for references to be checked and approved. By signing our Terms and Conditions you authorise us to request references at any time from the under mentioned bank and trade sources (if necessary). Your bank details will also be used to assist us in allocating unidentified payments into our bank.

Trade Reference 1		Trade Reference 2	
Name:		Name:	
Address:		Address:	
Phone:		Phone:	
Email:		Email:	

Bank Account Details

Bank Name:			
Bank Address:			
Account No:		Sort-code:	

Acceptance to Terms and Conditions

I declare that I have read and accepted the terms and conditions overleaf, including those relating to the use of your personal information and ID checks.

Print Name:		**Date:**	
Signed:			

Personal Guarantee (Must be Completed by all Partnerships/Limited Companies)

In the event that the Applicant is unable to meet its liability in respect of these terms and conditions, I acknowledge that I, as a partner/director (or authorised on behalf of a partner/director) jointly and severally, personally guarantee (the "Personal Guarantee") payment of all monies due and owing by the Applicant to the Supplier. This includes any cost of enforcing the Personal Guarantee. I acknowledge and agree that the initial credit limit may be increased from time to time and if it is increased, it will be covered by this Personal Guarantee.

Print Name:		**Date:**	
Signed:			

Authorised Persons to Book

Once an account is open, you may wish to allow authorised persons to book goods on your behalf on your account. If so, please indicate the names of anyone below:-

ID Checks

Before we can open an account, we require you to provide us with original documents to prove your identity and current address (which we will take copies of). You agree to provide us with a photo ID (for example, a driving licence, passport etc) and a copy of one utility bill showing your address. The same document cannot be used to prove both your identity and address.

Agreement To Terms and Conditions

This is an Agreement between Western Supply Co. Ltd (Registered Company Number 08237250) (the "Supplier") and yourself (the "Applicant") to provide a trade account ("the Account") which you can use to make purchases from us. You will be deemed to have consented to our terms and conditions by signing this Agreement.

After sales, you will be sent an invoice(s) for which payment of goods must be made in full by either Cheque, BACS, debit card or cash within the number of days specified on your "Trade Account Payment Terms" Correspondence (sent by email, text or letter) which will be sent to you when your account is open. This will be determined by the Supplier after the appropriate credit checks are made and will either be 7 or 30 days following the date of the invoice. It will also be reflected on your invoice. If you present a cheque or any other payment method that fails or if you do not repay the outstanding balance in full and on time: -

1) an admin charge of £2.00 will be debited to your account each time we have to chase any outstanding balance to cover our reasonable administrative costs;
2) your account may be placed on hold until any outstanding payments are paid;
3) we shall be entitled to claim interest, fixed compensation and reasonable costs under the Late Payment of Commercial Debts (Interest) Act 1998 (as amended by the Late Payment of Commercial Debts Regulations 2013) on any such overdue amount from the due date until payment is made in full (and where this legislation applies);
4) we shall be entitled to claim all costs of recovery through debt collection agencies, solicitors and the courts. When you comprise more than one person, each person is jointly and severally liable for all obligations in accordance with this Agreement;
5) where, in exceptional circumstances, on outstanding balances, part or stage payments are agreed, then all of the same conditions above will apply; and
6) All materials remain the property of the Supplier until paid for in full, and are recoverable by us in default of payment in accordance with these terms and conditions.

Data Protection and Marketing

When you open an account, we collect personal information such as your name, email address, home address, telephone number, etc. This allows us to open an account for you. We may use the information that we collect to occasionally notify you about news and information we think you may find valuable. For example, we may send you our latest brochure, and special offers. If at any stage you decide that you would rather not receive such information, please contact us by telephone, email or post.

You agree that all information submitted, may be shared with third parties for the purposes of fraud protection and credit risk reduction, to comply with any legal obligation, for tracing, to enforce our terms and conditions, and if we have suffered unrecoverable loss or fraud. For example, if you do not adhere to our terms and conditions, details of your payment terms may be passed to a licensed credit reference/debt collection agency. Your information will also be used to help prevent fraud and other criminal activities. An account will not be opened until a credit check search has been carried out.

Office Use Only							
T/S Check	☐	ID Provided	☐	Credit Limit	£	Entered on Spruce	☐
Customer Notified	☐	Approved by	☐	Date Opened		Pricing Set (KG)	☐