



Northants Concrete Group Ltd
241 - 245 Bradfield Road, Wellingborough. NN8 4HB

30-day Credit Account Application
Please complete all relevant sections of this application form.
Failure to do so may delay the account opening process.

Details of the business applying for credit

(A) Business Trading Name:

Date Established:

Business Type:

(B) Company Number:

Registered Company Name:
(if different from above)

(C) Trading Address:
(inc. Postcode)

Telephone Number:

Mobile Number:

Fax Number:

Email Address:

(D) Registered Address:
(if different from above)

(E) Full Names and Addresses:
(i) of all directors and, if applicable, the company secretary
(ii) of all partners (if a partnership)
(iii) of the sole trader (if a sole trader)



Bankruptcy/Insolvency History

(F) Have any of the above individuals been declared bankrupt or been involved either as a director or shareholder with a company that has been wound-up or the subject of insolvency proceedings? If Yes, please give details:

(G) Does the Applicant Business or any of its directors or partners (or sole trader if applicable) have any County/High Court judgements pending or registered against them?
If Yes, please give details:

Parent/Holding Company (if applicable)

(H) Please provide details of any parent company related to the Applicant Business:

(I) Bank Details

Bank Name:	<div style="border: 1px solid black; height: 20px;"></div>
Bank Address: (Inc. postcode)	<div style="border: 1px solid black; height: 40px;"></div>
Sort Code:	<div style="border: 1px solid black; height: 20px;"></div>
Account Number:	<div style="border: 1px solid black; height: 20px;"></div>

Trade References

(J) Please provide full details for at least two trade references:

Reference One

Name:	<div style="border: 1px solid black; height: 20px;"></div>
Address: (inc. postcode)	<div style="border: 1px solid black; height: 40px;"></div>
Phone Number:	<div style="border: 1px solid black; height: 20px;"></div>
Fax Number:	<div style="border: 1px solid black; height: 20px;"></div>

Reference Two

Name:

Address:
(inc. postcode)

Phone Number:

Fax Number:

Reference Three

Name:

Address:
(inc. postcode)

Phone Number:

Fax Number:

Credit Account Terms

I/We/The Applicant Business requests Northants Concrete Group Ltd (hereby referred to as "the Company") to the open a credit account facility and hereby acknowledge(s) and accept(s) the terms listed below;

1. The grant of any Credit Facility (as defined in clause 1 (c) of the Guarantee and Indemnity below) to the Applicant Business is conditional upon:
 - 1.1 The satisfactory completion of this application in its entirety; and
 - 1.2 Where applicable, the entering into of the guarantee and indemnity set out below by the Directors of the Applicant Business.
2. I/We/The Applicant Business hereby authorise(s) the Company to make such enquires relating to my/our/its credit standing as the Company considers necessary, and to check the bank and trade references supplied.
3. The Company will, from time to time, set a Credit Limit application to the Credit Facility and notify the applicant business of such Credit Limit.
4. The Application Business shall provide a purchase order in respect of each purchase made under the Credit Facility.
5. The Company will submit a weekly invoice for all purchases made within that month. All invoices are due payment in full within 30 days from the invoice date.
6. Any queries in respect of invoices should be notified in writing by the Applicant Business within 7 days of receipt of invoice.
7. Invoices not paid on the due date may be subject to interest at 4% above the base rate of Lloyds Bank from the due date until the date the payment is received.
8. Amounts in excess of the Credit Limit are to be paid immediately. The Company and/or its agents will be entitled to take action to collect all monies owing in full, whether the value exceeds the credit limit or otherwise.
9. The company may terminate the Credit Facility at any time
 - 9.1 On giving one month's notice in writing; or
 - 9.2 Immediately on giving notice if the Applicant Business exceeds the Credit Limit and fails to pay the amount of such excess in accordance with clause 8 or if it breaches any of these terms or the Company's standard terms of conditions attached to this form or if any of the following happens (or the company reasonably believe this is likely to happen):
 - 9.2.1 The Applicant Business fails to pay any undisputed amount due under these terms and conditions on the due date for payment and remains in default not less than 14 days after being notified in writing to make payment.
 - 9.2.2 The Applicant commits a material breach of its obligations under these terms and conditions and (if such breach is remediable) fails to remedy that breach within a period of (30) days after receipt of the notice in writing requiring it to do so; or
 - 9.2.3 The Applicant Business commits a series of persistent minor breaches which when taken together amount to a material breach; or
 - 9.2.4 The Applicant Business suspends, or threatens to suspend, payment of its debts or is unable to pay its debts within the meaning of Section 123 of the Insolvency Act 1986; or
 - 9.2.5 The Applicant Business commences negotiations with all or any class of its creditors with views to rescheduling of its debts, or makes a proposal for or enters into any compromise or arrangement with its creditors; or
 - 9.2.6 A petition is filed, a notice is given, a resolution is passed, or an order is made, for or in connection with the winding up of the Applicant Business; or
 - 9.2.7 A creditor or encumbrance of the Applicant Business attaches or takes possession of, or a distress, execution, sequestration or other such process is levied or enforced on or sued against, the whole or any part of its assets and such attachment or process is not discharged within 14 days; or
 - 9.2.8 An application is made to court, or an order is made, for an application of an administrator or if a notice of intention to appoint an administrator is given or if an administrator is appointed over the Applicant Business; or
 - 9.2.9 A floating charge holder over the assets of the application business has become entitled to appoint or has appointed an administrator receiver; or
 - 9.2.10 A person becomes entitled to appoint a receiver over the assets of the Applicant Business or a receiver is appointed over the assets of the Applicant Business; or
 - 9.2.11 Any event occurs, or proceedings is taken, with respect to the other party in any jurisdiction to which it is subject that has an effect equivalent or similar to any of the events mentioned in clauses 9.2.1 to 9.2.10; or
 - 9.2.12 The Applicant Business ceases, or threatens to cease, to carry on all or substantially the whole of its business; or
 - 9.2.13 If the Applicant Business is a sole trader, in the event of bankruptcy of that individual.

10. The Applicant Business may terminate the Credit Facility at any time given the Company one full month's notice in writing provided that all outstanding sums payable under the Credit Facility have been paid in full at the time such notice is given.
11. The Company shall not (to the fullest extent permitted by law) be liable to the Applicant Business under these terms and conditions (including if it is unable to comply with its obligations due to any event beyond its reasonable control)
12. The Company may vary these terms and conditions on giving a full one month's written notice, and no other variations shall be valid unless agreed in writing by the Company and the Applicant Business.
13. These terms and conditions shall be governed by the interpreted according to Laws of England and Wales and both the Company and the Applicant Business agree to submit to the exclusive jurisdiction of the English Courts.

These terms should be read in conjunction with the Company's Standard Terms.
In the event of any conflict between the standard terms and these terms and conditions, the provisions of these terms and conditions shall prevail.

Guarantee and Indemnity by Director(s) of the Applicant Business
(Required where the Applicant Business is a Limited Company)

1. (a) This Guarantee and Indemnity is provided to the Company, which expression shall include its successors and assigns.
- (b) References to the "Applicant Business' Obligations" are to all liabilities and obligations which the Applicant Business may incur now or at any time in connection with the provision by the Company of goods and/or services to the Applicant Business on credit (including any liabilities and obligations which exist at the date of this Application by virtue of business conducted between the Company and the Applicant Business prior to the date hereof) and include without limitation any goods and/or services from time to time supplied to the Applicant Business in excess of the Credit Limit, at the discretion of the Company.
- (c) References to the "Credit Facility" are to the agreement by the Company to provide goods and/or services to the Applicant Business on credit pursuant to the 30-day Credit Account Application.
- (d) For the avoidance of doubt the consideration for the existing obligations and liabilities of the Company being covered by this guarantee is the grant of this Credit Facility.
2. In consideration of the provision of the Credit Facility, I the undersigned, or, where this Guarantee and Indemnity is signed by more than one director, We the undersigned jointly and severally, hereby:
- (a) guarantee that immediately on demand by the Company I/We shall pay all of the Applicant Business Obligations due and owing to the Company;
- (b) guarantee the performance of the Applicant Business' Obligations;
- (c) agree to indemnify the Company and keep the Company indemnified against all and any loss resulting from or arising in respect of the Credit Facility and/or any breach of the Applicant Business' Obligations and will pay such loss to the Company immediately on demand; and
- (d) Indemnify the Company in respect of all costs and expenses the Company shall have incurred in enforcing this Guarantee and Indemnity.
3. This Guarantee and Indemnity will not be affected by;
- (a) any variation in respect of the Credit Facility, including without limitation the amount of credit provided, and whether or not I/We have consented to that variation;
- (b) any other security guarantee or indemnity taken by the Company in respect of the Applicant Business' Obligations;
- (c) any time or concession or indulgence given to the Applicant Business;
- (d) any compromise with or settlement with or arrangement or composition or agreement to release or not to sue the Applicant Business or any other guarantor or indemnifier;
- (e) the impairment of any security taken in respect of the Credit Facility or the failure to realise or to enforce any such security or the failure to take any such security;
- (f) the insolvency of the Applicant Business; or
- (g) Any unenforceability in respect of the Applicant Business' Obligations against the Applicant Business.
4. I/We consent to the Company carrying out credit searches against my/our personal file(s) as detailed in the panel below headed 'Data Protection and Credit Reference Agency Searches'.
5. For the avoidance of doubt, where a Credit Facility is granted to the Applicant Business by the Company, this Guarantee and Indemnity may only be enforced by the relevant company to which it is given.
6. I/We are aware that I/We should seek independent legal advice before entering into this Guarantee and Indemnity.

Data Protection and credit reference agency searches

The Company is the data controller for the purpose of the Data Protection Act 1998.

The Company may collect and process any information you provide by completing this Monthly Credit Account Application.

The Company may use information held about you:

1. To carry out, if applicable, its obligations arising from any contracts entered into between it and you;
2. To make a search with a credit reference agency in respect of either you, or those owners or directors of the Applicant Business whose details have been entered in the panel above headed 'Guarantee and Indemnity by Director(s) of the Applicant Business- required where the Applicant Business is a Limited Company' and who have agreed (by signing in the spaces provided) to provide a Guarantee and Indemnity to the Company and its successors and assigns. Should it be necessary to review the Credit Facility at any time, then a further search with a Credit Reference Agency may be sought. In all cases where any such search is made, the Company will retain a record of that search.

The Company may disclose personal information it holds about you to any member of its group, which means its subsidiaries, its ultimate holding company and its subsidiaries, as defined in section 1159 of the UK Companies Act 2006.

The Company will monitor and record information relating to the applicant business' trade performance and such records may be made available to credit reference agencies who will share that information with other businesses when assessing applications for credit and dealing with fraud prevention.



If you agree that the terms set out in this application form, please sign below;

Director 1 Name:

Residential Address:
(inc. postcode)

Signature:

Date:

Director 2 Name:

Residential Address:
(inc. postcode)

Signature:

Date:

Director 3 Name:

Residential Address:
(inc. postcode)

Signature:

Date:

To add more directors, please continue on a blank sheet of A4

Please read and complete all pages of this application form BEFORE signing below.

I/We/The Applicant Business make this application to open a credit account with the Company and understand(s) that, in accordance with the terms and conditions set out on page 4 above, payment is due within 30 days of the date of the Company's invoice, and if granted credit,

I/We/the Applicant Business agree(s) to observe the credit account terms above.

I/We/The Applicant Business acknowledge(s) and accept(s) the Company's standard terms in relation to all goods and/or services ordered and/or provided to the applicant Business by the company.

Credit Limit Required: £



On behalf of the Company (office use only):

Northants Concrete Group Ltd, 241-245 Bradfield Road, Wellingborough. NN8 4HB
Registered company number 10027957.

Application

Status:

(Accept/Reject)

Credit Limit

Given:

£

Company

Signature:

(or its agent)

Print Name:

**PLEASE RETURN THIS APPLICATION FORM, ALONG WITH A
COPY OF YOUR COMPANY LETTERHEAD & FORMAL DIRECTOR ID**