



# Business Credit Account Application

The convenient way to streamline your business



**An Australia Post credit account can help you do business every day.**

For instance, you can charge:

- Letter & parcel services
- International mail services
- Reply Paid services
- Postage meter resets
- Express Post (envelopes, satchels & parcels)
- Postpak packaging products
- Prepaid envelopes
- eLetter Solutions
- Mail Redirection and Holding services
- Philatelic items
- Retail products including stationery



To apply for an Australia Post business credit account just take a few minutes to fill out the attached application forms and return to:

Email: [newcreditaccount@auspost.com.au](mailto:newcreditaccount@auspost.com.au)

Or Post it to:

Manager, Credit Management

Australia Post

GPO Box 2137

Melbourne VIC 3001

Alternatively, you can complete this application online. Visit [auspost.com.au/business-credit-account](https://auspost.com.au/business-credit-account) to learn more.

If you have any questions regarding your application, please visit [auspost.com.au/contactus](https://auspost.com.au/contactus) or call 13 11 18.

# Business Credit Account Application (FAP227)

Please complete both the Business Credit Account Application and Direct Debit Request forms. All sections are mandatory.

## 1. Business details

Sole trader  Partnership  Company  Trading trust  Government authority  Local Government  International customer

Company or business name

Trading name / name of the trust (if trading as a trust then please also complete 2 lower sections)

ABN / ACN of company / business

ABN of trust

Name of trustee

Business address

Postcode

Postal address of business (if applicable)

Postcode

Would you like your PO Box bill to be linked/charged to this credit account? (Please circle) Yes / No / N/A

Business telephone

Position title

Contact name

Email address

## 2. Type of business

Nature of business or main income-producing activity

Number of employees

Business Industry or ANZSIC code (if known)

## 3. Preferred Postal Outlet or Lodgement Centre(s) - maximum four e.g. Sydney GPO, Moorabbin Business Centre

## 4. Trade / business references

Referee 1

Name of contact person

Job title

Business name

Telephone

Referee 2

Name of contact person

Job title

Business name

Telephone

## 5. Details of sole trader / partners / directors or trustees

Full Name

Current Residential address

  
 Postcode 

Previous Residential address (if less than 12 months)

  
 Postcode 

Telephone

Driver's licence number

Date of birth

Previous name(s) (if any)

Full Name

Current Residential address

  
 Postcode 

Previous Residential address (if less than 12 months)

  
 Postcode 

Telephone

Driver's licence number

Date of birth

Previous name(s) (if any)

## 6. Credit limit request

Equivalent to two months' average Postage Requirement for this New Credit Account

\$

### Privacy notice

Australia Post collects your Personal information in order to process your application for a Business Credit Account, including carrying out required credit checks and reviews, and for the purposes of registering any security interest. Your information may be shared with credit reporting agencies, such as Equifax, at the time of the application or as part of a review of your eligibility. Your information may be stored in systems located in Australia and Japan. Without this information, we will be unable to provide you with a Business Credit Account. Your personal information is handled in accordance with Australia Post Group Privacy Statement, which outlines how to access and/or correct your personal information, including credit eligibility information, or make a privacy related complain. For more information please visit [www.auspost.com.au/privacy](http://www.auspost.com.au/privacy).

### Marketing information opt out

With your implied consent we may use your personal information to tell you about other Australia Post product or services we think may be of benefit to you.

Tick here

If you do NOT wish to receive information about our products and services.

## Business Purpose Declaration Statement

The consumer credit laws regulate credit provided to individuals wholly or predominantly for personal, domestic or household purposes, and require lenders, among other things, to hold an Australian Credit Licence and comply with a range of obligations intended to protect consumers. These obligations include requirements in relation to the form and content of the credit contract, making a range of disclosures before the contract is entered and while it is in effect, responsible lending obligations to enquire as to whether the loan is 'not unsuitable' for the borrower, and access to internal and external dispute resolution measures, among other things. These laws do not apply to credit for which there is no charge, or to any borrowing by a company or that is wholly or predominantly for business purposes. Australia Post Corporation does not hold an Australian Credit Licence, and does not offer credit to consumers or for personal domestic or household purposes.

## 7. Signature of customer

On behalf of the business nominated in this application as the purchaser of services and products from Australia Post, I / We being the duly authorised officer(s) have read and agree to accept the terms and conditions for the operation, establishment and use of an account and hereby apply for the establishment of an account. I / We warrant that the information provided by me / us in this application is true and complete.

Signature of authorised signatory

Authorised signatory's name and job title (IN BLOCK LETTERS)

Date

Signature of authorised signatory

Authorised signatory's name and job title (IN BLOCK LETTERS)

Date

# Business Credit Account Terms and Conditions

## 1. The contract

- 1.1 The Customer acknowledges and agrees that it has read and understood, and agrees to, these terms and conditions for the operation, establishment and use of a business credit account ("Account").
- 1.2 The execution of the application for an Account ("Application") constitutes an offer by the Customer to acquire and use an Account on the terms and conditions set out in this document.
- 1.3 If Australia Post approves the Application, such approval will constitute acceptance of the offer and will create a contract between Australia Post and the Customer on these terms and conditions ("Contract").
- 1.4 The parties acknowledge and agree that the Account may be used as a means for transacting payments and other amounts payable by the Customer to Australia Post for the provision of a range of goods or services provided by Australia Post under separate terms and conditions (each, an "AP Product").

## 2. Credit enquiries

For the purpose of considering the Application, and at any time during the term of the Contract, the Customer authorises Australia Post to make such enquiries as Australia Post may require to be satisfied as to the creditworthiness of the Customer. The Customer agrees to provide signed written authorities addressed to the Customer's banker or other credit providers, credit bureaux or mercantile agencies as Australia Post requires from time to time.

## 3. Minimum Spend Threshold

Australia Post reserves the right to require the Customer to spend a minimum of \$1000 per month to obtain products or services on credit (charged to the Account).

## 4. Credit limit

Australia Post specifies the maximum (GST – inclusive) amount that may be charged to the Account over a particular period ("Credit Limit"). The Customer's Credit Limit is subject to review at any time by Australia Post. Australia Post may, on request in writing by the Customer, agree in writing to increase or decrease the Credit Limit. The balance of the Account at any time must not exceed the Credit Limit. Australia Post is not responsible for any loss or damage whatsoever or howsoever caused arising from the refusal by Australia Post to supply the Customer with any products or services on credit because the Credit Limit has been exceeded. The Customer agrees to immediately pay the amounts charged to the Account for any products or services supplied by Australia Post in excess of the Credit Limit, whether or not demand for payment has been made by Australia Post.

## 5. Authorised and unauthorised transactions

The Customer is responsible for and indemnifies Australia Post against any unauthorised use of the Account. The Customer must notify Australia Post in writing of any unauthorised transactions on the Account immediately after the Customer becomes aware of them. The Customer is not responsible for any unauthorised use of the Account after Australia Post receives written notification of the unauthorised use.

## 6. Terms of payment

- 6.1 The Customer agrees to pay Australia Post no later than 21 days by Direct Debit from the date of issue of the tax invoice/adjustment note of the amounts set out therein.
- 6.2 Payment of the amount specified in 6.1 will be in Australian Dollars (AUD).
- 6.3 Payments may not be made by franking machine imprint.
- 6.4 Tax invoices/adjustment notes are delivered to the Customer at the address specified by the Customer for that purpose in the Application.
- 6.5 Where the Customer has defaulted in its payment obligations under this Contract, any amounts owing by the Customer to Australia Post in connection with this Contract may be deducted from any fee payable by Australia Post to the Customer under any other contract.
- 6.6 Australia Post will charge certain fees (if applicable) which are detailed at [auspost.com.au/business/credit-accounts.html](http://auspost.com.au/business/credit-accounts.html) or on request from Australia Post.

## 7. Proof of supply of products or services

A certificate setting out details of the amount owing and any other matters relating to the Account signed by an officer of Australia Post is sufficient evidence (in the absence of manifest error) of the supply of products or services by Australia Post to the Customer. This certificate may be used in court proceedings.

## 8. Transaction errors

Any complaint made by the Customer that a transaction recorded on the Customer's tax invoice / adjustment note is incorrect must be advised to Australia Post in writing within seven days of the issue of the tax invoice / adjustment note. If this does not occur, the Customer will be assumed to have accepted the transactions recorded in the tax invoice/adjustment as correct (absent any manifest error). If part of the amount set out in the tax invoice / adjustment note is in dispute, the Customer agrees to pay the undisputed amount within the time period specified in clause 6.1.

## 9. If the Account is used for postage

If the Account is used for payment of postage on postal articles, those postal articles must be lodged at official post offices, mail centres or other postal centres as specified by Australia Post. Customers must provide a correctly completed mailing statement when lodging their mail. If there is a discrepancy of less than \$50 between the number or nature of postal articles lodged and the number or nature shown on the accompanying mailing statement, Australia Post may make a corresponding adjustment to the Account without recourse to the Customer. Australia Post will discuss with the Customer any discrepancies of \$50 or more.

## 10. Security for performance of the Contract

- 10.1 Bank guarantee  
The Customer may be required to provide to Australia Post (either prior to the approval of the Application or during the term of the Contract), a bank guarantee (in a form acceptable to Australia Post) to secure the Customer's performance of the Contract.
- 10.2 Personal Property Securities Act (PPSA)  
If Australia Post determines that this Contract (or a transaction in connection with it) is or creates a security interest for the purposes of the PPSA, the Customer agrees to do all things which Australia Post considers necessary for the purposes of registering its security interest, including providing consents, signing and producing documents, or supplying information.
- 10.3 Other forms of security  
As a term of its approval of the Application (or at any time during the term of the Contract), Australia Post may require the Customer to provide other

security for performance under the Contract. For example, if the Customer is a company, a guarantee (in a form acceptable to Australia Post) may be required from each director or shareholder of the Customer or any other person including the spouse or relative of that director or shareholder or from any associated or related entity of the Customer.

## 11. Warranties

- 11.1 The Customer warrants that:
  - (a) all statements made and documents provided in connection with the Application and all representations that the Customer has made or may make during the term of the Contract to Australia Post are true and correct; and the Account is required for the Customer's business or commercial purposes and will not be used for personal, domestic or household purposes.
  - (b) The Customer acknowledges that Australia Post relies on the correctness of these warranties in approving the Application and continues to rely on these warranties in its further dealings with the Customer.
- 11.2 The Customer acknowledges that Australia Post relies on the correctness of these warranties in approving the Application and continues to rely on these warranties in its further dealings with the Customer.

## 12. Indemnity

The Customer indemnifies Australia Post against any liability, loss, costs, charges and expenses Australia Post suffers in connection with the Contract or the Account, except to the extent arising directly as a result of fraud or wilful misconduct on the part of Australia Post.

## 13. Changes in address and other particulars

The Customer must notify Australia Post within seven days of any change in the constitution, ownership, membership or control of the Customer, or any change or proposed change in the Customer's address. Despite the occurrence of any of these changes, the Customer's obligations under the Contract continue. However, Australia Post may require a new application to be executed.

## 14. Termination / Suspension

- 14.1 Australia Post may, acting reasonably, at any time suspend or terminate the Customer's Account on seven days' written notice to the Customer.
  - 14.2 Australia Post may suspend or terminate the Contract immediately by written notice to the Customer where:
    - (a) Australia Post was induced by fraudulent misrepresentation on the Customer's part to approve an application for any account with the Customer; or
    - (b) the amount charged to a Customer's Account exceeds the Credit Limit at any time without the prior written approval of Australia Post; or
    - (c) any amount charged to the Account is due and unpaid (amounts disputed in accordance with clause 8 are not considered due until the dispute is rectified); or
    - (d) in the reasonable opinion of Australia Post any change in circumstances, including, without limitation, changes in the Customer's constitution, ownership, membership, control status or ability to provide security for payment of amounts which have or are likely to be charged to the Account, makes the continuance of the Contract undesirable or unsatisfactory; or
    - (e) the Customer becomes, threatens or resolves to become or is in jeopardy of becoming subject to any form of insolvency administration
    - (f) the Customer being a partnership dissolves, threatens or resolves to dissolve or is in jeopardy of dissolving; the Customer being a natural person, dies; or the Customer ceases or threatens to cease conducting business in the normal manner; or
    - (g) the Customer uses the Account for any non-commercial purposes including, without limitation, for personal, domestic or household purposes; or
    - (h) the Customer is otherwise in default under this Contract.
  - 14.3 The customer may terminate this Contract by not less than seven days' prior written notice to Australia Post.
  - 14.4 If Australia Post suspends or terminates the Account under either clauses 14.1 or 14.2, or the Customer terminates this Contract under clause 14.3, the balance of the Account and any amounts incurred but not then billed shall become due and payable by the Customer to Australia Post.
  - 14.5 (a) If Australia Post suspends or terminates the Account under clauses 14.2(a), (b), (c), (e), (f) or (g), or the Customer terminates this Contract under clause 14.3, the Customer must also pay to Australia Post any amounts reasonably incurred or expended by Australia Post in exercising its rights under the Contract;  
(b) If Australia Post suspends or terminates the Account under clauses 14.1 or 14.2(d), the Customer must also pay to Australia Post any amounts directly and necessarily incurred by Australia Post in connection with the suspension or termination. For the purposes of this clause 14.5(b), the Customer may request a written summary of the amounts incurred by Australia Post.
- ## 15. Notice
- 15.1 Notices served under the Contract may be delivered by post, or by email to:
    - (a) the Customer - at the postal address provided in the Application or notified in writing by the Customer to Australia Post in accordance with clause 13;
    - (b) Australia Post - at its head office as advised to the Customer in the approval.
  - 15.2 Notice is taken to be given.
    - (a) in the case of ordinary post, in accordance with Australia Post's published delivery standards for postal articles between the place of posting and the place of receipt; or
- ## 16. Variation
- 16.1 Australia Post may vary the terms and conditions of the Account with respect to future transactions between Australia Post and the Customer:
    - (a) by agreement between Australia Post and the Customer; or
    - (b) unilaterally by Australia Post giving to the Customer not less than seven days' prior written notice specifying the variation and the date on which the variation becomes effective.
  - 16.2 Notice of the variation under this clause need not be sent separately and may be sent with the Customer's statement of account or as part of any other correspondence.
- ## 17. Assignment
- The Customer must not assign the Contract without the consent in writing of Australia Post, which shall not be unreasonably withheld
- ## 18. Waiver
- Failure by either party to enforce its obligations under the Contract does not constitute waiver of that party's rights unless it is in writing, nor does it affect any other obligation of the other party, including obligations to make any further payments as and when they fall due.
- ## 19. Governing law
- The Contract is made in the state of Victoria and is governed by the laws in force in that state.

# Direct Debit Request (DDR)

## 1. Request and Authority to debit

If you have an existing Australia Post account, please provide the account number.

Company name and ABN / ARBN

Your full name and ABN (sole traders and partnerships)

"You" request and authorise The AUSTRALIAN POSTAL CORPORATION (User ID 063802) to arrange, a debit to your nominated account to pay for goods and services supplied by the above. This debit or charge will be arranged by Australian Postal Corporation's financial institution and made through the Bulk Electronic Clearing System (BECS) from your nominated account and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

## 2. Amount of debit

The amount specified in the invoice we send you, for payment on a stated due date.

## 3. Your account to be debited

Name/s on account

Financial institution name

BSB number (Must be 6 digits)

Account number

## 4. Your contact details

Business address or Postal address

Postcode

Telephone

Email

Preferred contact method email

or mail

## 5. Confirmation

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you confirm that:

- you are authorised to operate on the nominated account; and
- you have understood and agreed to the terms and conditions set out in this Request and in your Direct Debit Request Service Agreement.

## 6. Your signature

Signed in accordance with the account authority on your account

Date

Contact details: As above

## 7. Second account signatory (if required)

Signed in accordance with the account authority on your account

Signature

Full name

Date

Contact details

Address

Postcode

Email

Telephone

## 8. Signing for a company

You must be authorised to sign on behalf of the company AND you must have authority to operate the Company's bank account.

Signature of duly authorised officer

Full name

Position held

Business Address

Tick if same as Business Address

Postcode

Email

(Notices will be sent to this email address)

Telephone

Date

Second company signatory (if required)

Signature of duly authorised officer

Full name

Position held

Business Address

Tick if same as Business Address

Postcode

Email

(Notices will be sent to this email address)

Telephone

Date



# Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Australian Postal Corporation, User ID 063802, ABN 28864970579 (the Debit User). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

## Definitions

*account* means the account held at *your financial institution* from which we are authorised to arrange for funds to be debited.

*agreement* means this Direct Debit Request Service Agreement between *you* and *us*.

*banking day* means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

*debit day* means the day that payment by *you* to *us* is due.

*debit payment* means a particular transaction where a debit is made.

*Direct Debit Request* means the written, verbal or online request between *us* and *you* to debit funds from your account.

*us* or *we* means Australian Postal Corporation, (the Debit User) you have authorised by requesting a *Direct Debit Request*.

*you* means the customer who has authorised the *Direct Debit Request*.

*your financial institution* means the financial institution at which you hold the account you have authorised us to debit.

### 1. Debiting your account

- 1.1 By submitting a *Direct Debit Request* or by agreeing to the Direct Debit Request by the method presented, you authorise us to arrange authorise us to arrange for funds to be debited from your account. The *Direct Debit Request* and this agreement set out the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from *your account* if we have sent to the address nominated by you in the *Direct Debit Request*, a billing advice which specifies the amount payable by you to us and when it is due.
- 1.3 If the *debit day* falls on a day that is not a *banking day*, we may direct your *financial institution* to debit *your account* on the following *banking day*. If you are unsure about which day *your account* has or will be debited you should ask your *financial institution*.

### 2. Amendments by us

- 2.1 We may vary any details of this agreement or a *Direct Debit Request* at any time by giving you at least fourteen (14) days written notice sent to the preferred email or address you have given us in the *Direct Debit Request*.

### 3. How to cancel or change direct debits

- 3.1 You can:
  - a) cancel or suspend the Direct Debit Request; or
  - b) change, stop or defer an individual payment, or at any time by giving us at least two banking days' notice.To do so, contact us at:  
directdebitrequests@auspost.com.au, or by telephoning us on 13 11 18 (follow the prompts to Credit Management) during business hours; or  
You can also contact your own financial institution, which act promptly on your instructions.

### 4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the *Direct Debit Request*.
- 4.2 If there are insufficient clear funds in *your account* to meet a *debit payment*:
  - a) you may be charged a fee and/or interest by your *financial institution*.
  - b) we may charge you *reasonable costs* incurred by us on account of *there being insufficient funds*; and
  - c) you must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that we can process the *debit payment*.
- 4.3 You should check *your account* statement to verify that the amounts debited from *your account* are correct.

### 5. Dispute

- 5.1 If you believe there has been an error in debiting your account, you should notify us directly on [directdebitrequests@auspost.com.au](mailto:directdebitrequests@auspost.com.au) or phone 131118 (please follow the prompts to Credit Management). Alternatively, you can contact your financial institution for assistance.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited, we will respond to your query by arranging within a reasonable period for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited, we will respond to your query by providing you with reasons and any evidence for this finding in writing.

### 6. Accounts

- 6.1 You should check:
  - a) with your *financial institution* whether direct debiting is available from *your account* as direct debiting is not available through BECS on all accounts offered by financial institutions.
  - b) *your account* details which you have provided to us are correct by checking them against a recent *account* statement; and
  - c) with your *financial institution* before completing the *Direct Debit Request* if you have any queries about how to complete the *Direct Debit Request*.

### 7. Confidentiality

- 7.1 We will keep any information (including your *account details*) in your *Direct Debit Request* confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about you:
  - a) to the extent specifically required by law; or
  - b) for the purposes of this *agreement* (including disclosing information in connection with any query or claim).

### 8. Contacting each other

- 8.1 If you wish to notify us in writing about anything relating to this *agreement*, you should write to: [directdebitrequests@auspost.com.au](mailto:directdebitrequests@auspost.com.au)
- 8.2 We will notify you by sending a notice to the preferred address or email you have given us in the *Direct Debit Request*. Any notice will be deemed to have been received on the second *banking day* after sending.