

## CREDIT ACCOUNT APPLICATION

**To Be Completed By Applicants** - Please complete all sections and read the Terms and Conditions of Trade overleaf or attached.

<b>Type of Business:</b> Sole Trader <input type="checkbox"/> Trust <input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/>		
Legal Name:		ABN No:
Trading Name:		ACN No:
Physical Address:		State: P/Code:
Billing Address:		State: P/Code:
Email Address:		Phone No:
Primary Contact Name/Email:		Phone No:
<b>Directors / Owners / Trustee:</b> (if more than two, please attach a separate sheet)		
Full Name:		D.O.B:
Private Address:		State: P/Code:
Driver's Licence No:	Phone No:	Mobile No:
Full Name:		D.O.B:
Private Address:		State: P/Code:
Driver's Licence No:	Phone No:	Mobile No:
Date Business / Company Established: (Current Owners)		Credit Limit Required: \$
Nature of Business:	Paid Up Capital:	Est. Mthly Purchases: \$
Principal Place of Business is: <input type="checkbox"/> Rented <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged (to whom)		Forklift Available: <input type="checkbox"/> YES <input type="checkbox"/> NO
<b>Purchase Order Required:</b> <input type="checkbox"/> YES <input type="checkbox"/> NO <b>Accounts to be emailed?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO		
Accounts Email Address:		
Accounts Contact:	Phone No:	Mobile No:
Bank and Branch:		Account No:
Account Terms: 30 Days EOM <input type="checkbox"/>		
Trade References: (Please provide companies that are willing to do trade references)		
Name	Address	Phone # & Email Address
1.		
2.		
3.		

I certify that the above information is true and correct and that I am authorised to make this application for credit. I have read and understand the TERMS AND CONDITIONS OF TRADE (overleaf or attached) of DMK Forest Products Pty Ltd which form part of, and are intended to be read in conjunction with this Credit Account Application and agree to be bound by these conditions. I authorise the use of my personal information as detailed in the Privacy Act clause therein. **I agree that if I am a director/shareholder (owning at least 15% of the shares) of the Customer I shall be personally liable for the performance of the Customer's obligations under this contract.**

**SIGNED (Owner/Director):** \_\_\_\_\_

Name: \_\_\_\_\_

Position: \_\_\_\_\_

**WITNESS TO SIGNATURE:**

**Signed:** \_\_\_\_\_ **Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_

OFFICE USE ONLY					
ACC / Ref No	CREDIT LIMIT	APPROVED BY	DATA INPUTTED	DATE	SALES REP
	\$			/ /	

# DMK Forest Products Pty Ltd – Terms & Conditions of Trade

1. **Definitions**
  - 1.1 "Seller" shall mean DMK Forest Products Pty Ltd its successors and assigns or any person acting on behalf of and with the authority of DMK Forest Products Pty Ltd.
  - 1.2 "Customer" shall mean the Customer (or any person acting on behalf of and with the authority of the Customer) as described on any quotation, work authorisation or other form as provided by the Seller to the Customer.
  - 1.3 "Guarantor" means that person (or persons), or entity, who agrees to be liable for the debts of the Customer on a principal debtor basis.
  - 1.4 "Goods" shall mean Goods supplied by the Seller to the Customer (and where the context so permits shall include any supply of Services as hereinafter defined) and are as described on the invoices, quotation, work authorisation or any other forms as provided by the Seller to the Customer.
  - 1.5 "Services" shall mean all Services supplied by the Seller to the Customer and includes any advice or recommendations (and where the context so permits shall include any supply of Goods as defined above).
  - 1.6 "Price" shall mean the price payable for the Goods as agreed between the Seller and the Customer in accordance with clause 3 of this contract.
2. **Acceptance**
  - 2.1 Any instructions received by the Seller from the Customer for the supply of Goods and/or the Customer's acceptance of Goods supplied by the Seller shall constitute acceptance of the terms and conditions contained herein.
  - 2.2 Where more than one Customer has entered into this agreement, the Customers shall be jointly and severally liable for all payments of the Price.
  - 2.3 Upon acceptance of these terms and conditions by the Customer the terms and conditions are binding and can only be amended with the written consent of the Seller.
  - 2.4 The Customer shall give the Seller not less than fourteen (14) days prior written notice of any proposed change of ownership of the Customer or any change in the Customer's name and/or any other change in the Customer's details (including but not limited to, changes in the Customer's address, facsimile number, or business practice). The Customer shall be liable for any loss incurred by the Seller as a result of the Customer's failure to comply with this clause.
3. **Price And Payment**
  - 3.1 At the Seller's sole discretion the Price shall be either:
    - (a) as indicated on invoices provided by the Seller to the Customer in respect of Goods supplied; or (b) the Seller's quoted Price (subject to clause 3.2) which shall be binding upon the Seller provided that the Customer shall accept the Seller's quotation in writing within thirty (30) days.
  - 3.2 The Seller reserves the right to change the Price in the event of a variation to the Seller's quotation.
  - 3.3 At the Seller's sole discretion a deposit may be required.
  - 3.4 At the Seller's sole discretion:
    - (a) payment shall be due on delivery of the Goods; or
    - (b) payment shall be due before delivery of the Goods; or
    - (c) payment for approved Customer's shall be due thirty (30) days following the end of the month in which a statement is posted to the Customer's address or address for notices.
  - 3.5 Time for payment for the Goods shall be of the essence and will be stated on the invoice or any other forms. If no time is stated then payment shall be due seven (7) days following the date of the invoice.
  - 3.6 Payment will be made by cash, or by cheque, or by bank cheque, or by credit card (plus a surcharge of up to 2% of the Price), or by direct credit, or by any other method as agreed to between the Customer and the Seller.
  - 3.7 GST and other taxes and duties that may be applicable shall be added to the Price except when they are expressly included in the Price.
4. **Delivery Of Goods**
  - 4.1 At the Seller's sole discretion delivery of the Goods shall take place when:
    - (a) the Buyer takes possession of the Goods at the Seller's address; or
    - (b) the Buyer takes possession of the Goods at the Buyer's nominated address (in the event that the Goods are delivered by the Seller or the Seller's nominated carrier); or
    - (c) the Buyer's nominated carrier takes possession of the Goods in which event the carrier shall be deemed to be the Buyer's agent.
  - 4.2 At the Seller's sole discretion the costs of delivery are:
    - (a) in addition to the Price; or
    - (b) for the Customer's account.
  - 4.3 The Customer shall make all arrangements necessary to take delivery of the Goods whenever they are tendered for delivery. In the event that the Customer is unable to take delivery of the Goods as arranged then the Seller shall be entitled to charge a reasonable fee for redelivery.
  - 4.4 Delivery of the Goods to a third party nominated by the Customer is deemed to be delivery to the Customer for the purposes of this agreement.
  - 4.5 The failure of the Seller to deliver shall not entitle either party to treat this contract as repudiated.
  - 4.6 The Seller shall not be liable for any loss or damage whatever due to failure by the Seller to deliver the Goods (or any of them) promptly or at all.
5. **Risk**
  - 5.1 If the Seller retains ownership of the Goods nonetheless, all risk for the Goods passes to the Customer on delivery.
  - 5.2 If any of the Goods are damaged or destroyed following delivery but prior to ownership passing to the Customer, the Seller is entitled to receive all insurance proceeds payable for the Goods. The production of these terms and conditions by the Seller is sufficient evidence of the Seller's rights to receive the insurance proceeds without the need for any person dealing with the Seller to make further enquiries.
6. **Retention of Title**
  - 6.1 The Seller and Customer agree that ownership of the Goods shall not pass until:
    - (a) the Customer has paid the Seller all amounts owing for the particular Goods; and
    - (b) the Customer has met all other obligations due by the Customer to the Seller in respect of all contracts between the Seller and the Customer.
  - 6.2 Receipt by the Seller of any form of payment other than cash shall not be deemed to be payment until that form of payment has been honoured, cleared or recognised and until then the Seller's ownership or rights in respect of the Goods shall continue.
  - 6.3 It is further agreed that:
    - (a) where practicable the Goods shall be kept separate and identifiable until the Seller shall have received payment and all other obligations of the Customer are met; and
    - (b) until such time as ownership of the Goods shall pass from the Seller to the Customer the Seller may give notice in writing to the Customer to return the Goods or any of them to the Seller. Upon such notice the rights of the Customer to obtain ownership or any other interest in the Goods shall cease; and
    - (c) the Seller shall have the right of stopping the Goods in transit whether or not delivery has been made; and
    - (d) if the Customer fails to return the Goods to the Seller then the Seller or the Seller's agent may enter upon and into land and premises owned, occupied or used by the Customer, or any premises as the invitee of the Customer, where the Goods are situated and take possession of the Goods; and
    - (e) the Customer is only a bailee of the Goods and until such time as the Seller has received payment in full for the Goods then the Customer shall hold any proceeds from the sale or disposal of the Goods on trust for the Seller; and
    - (f) the Customer shall not deal with the money of the Seller in any way which may be adverse to the Seller; and
    - (g) the Customer shall not charge the Goods in any way nor grant nor otherwise give any interest in the Goods while they remain the property of the Seller; and
    - (h) the Seller can issue proceedings to recover the Price of the Goods sold notwithstanding that ownership of the Goods may not have passed to the Customer; and
    - (i) until such time that ownership in the Goods passes to the Customer, if the Goods are converted into other products, the parties agree that the Seller will be the owner of the end products.
7. **Customer's Disclaimer**
  - 7.1 The Customer hereby disclaims any right to rescind, or cancel any contract with the Seller or to sue for damages or to claim restitution arising out of any misrepresentation made to the Customer by the Seller and the Customer acknowledges that the Goods are bought relying solely upon the Customer's skill and judgement.
8. **Defects**
  - 8.1 The Customer shall inspect the Goods on delivery and shall within seven (7) days of delivery (time being of the essence) notify the Seller of any alleged defect, shortage in quantity, damage or failure to comply with the description or quote. The Customer shall afford the Seller an opportunity to inspect the Goods within a reasonable time following delivery if the Customer believes the Goods are defective in any way. If the Customer shall fail to comply with these provisions the Goods shall be presumed to be free from any defect or damage. For defective Goods, which the Seller has agreed in writing that the Customer is entitled to reject, the Seller's liability is limited to replacing the Goods. Where the Customer is a consumer as defined in the TPA then the client shall also be entitled to a refund.
9. **Returns**
  - 9.1 Returns will only be accepted provided that:
    - (a) the Customer has complied with the provisions of clause 8.1; and
    - (b) the Seller has agreed in writing to accept the return of the Goods; and
    - (c) the Goods are returned at the Customer's cost within seven (7) days of the delivery date; and
    - (d) the Seller will not be liable for Goods which have not been stored or used in a proper manner; and
    - (e) the Goods are returned in the condition in which they were delivered and with all packaging material, brochures and instruction material in as new condition as is reasonably possible in the circumstances.
10. **The Commonwealth Trade Practices Act 1974 ("TPA") and Fair Trading Acts ("FTA")**
  - 10.1 Nothing in this agreement is intended to have the effect of contracting out of any applicable provisions of the TPA or the FTA in each of the States and Territories of Australia, except to the extent permitted by those Acts where applicable.
11. **Warranty**
  - 11.1 For Goods not manufactured by the Seller, the warranty shall be the current warranty provided by the manufacturer of the Goods. The Seller shall not be bound by nor be responsible for any term, condition, representation or warranty other than that which is given by the manufacturer of the Goods.
12. **Default & Consequences of Default**
  - 12.1 Interest on overdue invoices shall accrue daily from the date when payment becomes due, until the date of payment, at a rate of two and one half percent (2.5%) per calendar month and such interest shall compound monthly at such a rate after as well as before any judgement.
  - 12.2 If the Customer defaults in payment of any invoice when due, the Customer shall indemnify the Seller from and against all costs and disbursements incurred by the Seller in pursuing the debt including legal costs on a solicitor and own client basis and the Seller's collection agency costs.
  - 12.3 Without prejudice to any other remedies the Seller may have, if at any time the Customer is in breach of any obligation (including those relating to payment), the Seller may suspend or terminate the supply of Goods to the Customer and any of its other obligations under the terms and conditions. The Seller will not be liable to the Customer for any loss or damage the Customer suffers because the Seller has exercised its rights under this clause.
  - 12.4 If any account remains overdue after thirty (30) days then an amount of the greater of twenty dollars (\$20.00) or ten percent (10.00%) of the amount overdue (up to a maximum of two hundred dollars (\$200.00)) shall be levied for administration fees which sum shall become immediately due and payable.
  - 12.5 Without prejudice to the Seller's other remedies at law the Seller shall be entitled to cancel all or any part of any order of the Customer which remains unfulfilled and all amounts owing to the Seller shall, whether or not due for payment, become immediately payable in the event that:
    - (a) any money payable to the Seller becomes overdue, or in the Seller's opinion the Customer will be unable to meet its payments as they fall due; or
    - (b) the Customer becomes insolvent, convenes a meeting with its creditors or proposes or enters into an arrangement with creditors, or makes an assignment for the benefit of its creditors; or
    - (c) a receiver, manager, liquidator (provisional or otherwise) or similar person is appointed in respect of the Customer or any asset of the Customer.
13. **Security And Charge**
  - 13.1 Despite anything to the contrary contained herein or any other rights which the Seller may have howsoever:
    - (a) where the Customer and/or the Guarantor (if any) is the owner of land, realty or any other asset capable of being charged, both the Customer and/or the Guarantor agree to mortgage and/or charge all of their joint and/or several interest in the said land, realty or any other asset to the Seller or the Seller's nominee to secure all amounts and other monetary obligations payable under these terms and conditions. The Customer and/or the Guarantor acknowledge and agree that the Seller (or the Seller's nominee) shall be entitled to lodge where appropriate a caveat, which caveat shall be withdrawn once all payments and other monetary obligations payable hereunder have been met.
    - (b) should the Seller elect to proceed in any manner in accordance with this clause and/or its sub-clauses, the Customer and/or Guarantor shall indemnify the Seller from and against all the Seller's costs and disbursements including legal costs on a solicitor and own client basis.
    - (c) the Customer and/or the Guarantor (if any) agree to irrevocably nominate constitute and appoint the Seller or the Seller's nominee as the Customer's and/or Guarantor's true and lawful attorney to perform all necessary acts to give effect to the provisions of this clause 13.1.
    - (d) for the purposes of section 20(1) and (2) of the PPSA, the Customer confirms and agrees that the Customer intends to and does grant to the Seller, as security for your indebtedness and obligations, a charge over all of the Customer's personal property both current and later acquired.
    - (e) you irrevocably grant us the right to enter upon your property or premises, without notice, if we have cause to exercise any of our rights under sections 123 and/or 128 of the PPSA.
    - (f) the buyer waives the right to receive a copy of the verification statement confirming registration of a financing statement or financing change statement relating to the security interests under this agreement.
  - 14.1 **Cancellation**
    - 14.1 The Seller may cancel any contract to which these terms and conditions apply or cancel delivery of Goods at any time before the Goods are delivered by giving written notice to the Customer. On giving such notice the Seller shall repay to the Customer any sums paid in respect of the Price. The Seller shall not be liable for any loss or damage whatever arising from such cancellation.
    - 14.2 In the event that the Customer cancels delivery of Goods the Customer shall be liable for any loss incurred by the Seller (including, but not limited to, any loss of profits) up to the time of cancellation.
  15. **Privacy Act 1988**
    - 15.1 The Customer and/or the Guarantor/s agree for the Seller to obtain from a credit reporting agency a credit report containing personal credit information about the Customer and Guarantor/s in relation to credit provided by the Seller.
    - 15.2 The Customer and/or the Guarantor/s agree that the Seller may exchange information about the Customer and the Guarantor/s with those credit providers either named as trade referees by the Customer or named in a consumer credit report issued by a credit reporting agency for the following purposes:
      - (a) to assess an application by Customer; and/or
      - (b) to notify other credit providers of a default by the Customer; and/or
      - (c) to exchange information with other credit providers as to the status of this credit account, where the Customer is in default with other credit providers; and/or
      - (d) to assess the credit worthiness of Customer and/or Guarantor/s.
    - 15.3 The Customer consents to the Seller being given a consumer credit report to collect overdue payment on commercial credit (Section 18K(1)(h) Privacy Act 1988).
    - 15.4 The Customer agrees that personal credit information provided may be used and retained by the Seller for the following purposes and for other purposes as shall be agreed between the Customer and Seller or required by law from time to time:
      - (a) provision of Goods; and/or
      - (b) marketing of Goods by the Seller, its agents or distributors in relation to the Goods; and/or
      - (c) analysing, verifying and/or checking the Customer's credit, payment and/or status in relation to provision of Goods; and/or
      - (d) processing of any payment instructions, direct debit facilities and/or credit facilities requested by Customer; and/or
      - (e) enabling the daily operation of Customer's account and/or the collection of amounts outstanding in the Customer's account in relation to the Goods.
    - 15.5 The Seller may give information about the Customer to a credit reporting agency for the following purposes:
      - (a) to obtain a consumer credit report about the Customer; and/or
      - (b) allow the credit reporting agency to create or maintain a credit information file containing information about the Customer.
  16. **General**
    - 16.1 If any provision of these terms and conditions shall be invalid, void, illegal or unenforceable the validity, existence, legality and enforceability of the remaining provisions shall not be affected, prejudiced or impaired.
    - 16.2 These terms and conditions and any contract to which they apply shall be governed by the laws of the state in which the Goods were sold and are subject to the jurisdiction of the courts of the state in which the Goods were sold.
    - 16.3 The Seller shall be under no liability whatever to the Customer for any indirect loss and/or expense (including loss of profit) suffered by the Customer arising out of a breach by the Seller of these terms and conditions.
    - 16.4 In the event of any breach of this contract by the Seller the remedies of the Customer shall be limited to damages which under no circumstances shall exceed the Price of the Goods.
    - 16.5 The Customer shall not be entitled to set off against or deduct from the Price any sums owed or claimed to be owed to the Customer by the Seller.
    - 16.6 The Seller may license or sub-contract all or any part of its rights and obligations without the Customer's consent.
    - 16.7 The Seller reserves the right to review these terms and conditions at any time. If, following any such review, there is to be any change to these terms and conditions, then that change will take effect from the date on which the Seller notifies the Customer of such change.
    - 16.8 Neither party shall be liable for any default due to any act of God, war, terrorism, strike, lock-out, industrial action, fire, flood, drought, storm or other event beyond the reasonable control of either party.
    - 16.9 The failure by the Seller to enforce any provision of these terms and conditions shall not be treated as a waiver of that provision, nor shall it affect the Seller's right to subsequently enforce that provision.
    - 16.10 The Customer agrees to notify the Seller of any change in ownership or trading structure, address or contact details. Notwithstanding any change in the Customer's ownership or any advice by it to the Seller of such change, the Customer will remain personally liable for all goods and services requested by it on its behalf until it has received written confirmation that its account has been closed and full payment received.

**Personal/Directors Guarantee and Indemnity**

IN CONSIDERATION of DMK Forest Products Pty Ltd and its successors and assigns (“DMK”) at the request of the Guarantor (as is now acknowledged) supplying and continuing to supply goods and/or services to

\_\_\_\_\_ (“the Customer”) *[Insert Company Name In Box Provided]*

**I/WE (also referred to as the “Guarantor/s”) UNCONDITIONALLY AND IRREVOCABLY:**

- GUARANTEE** the due and punctual payment to DMK of all monies which are now owing to DMK by the Customer and all further sums of money from time to time owing to DMK by the Customer in respect of goods and services supplied or to be supplied by DMK to the Customer or any other liability of the Customer to DMK, and the due observance and performance by the Customer of all its obligations contained or implied in any contract with DMK, including but not limited to the Terms & Conditions of Trade signed by the Customer and annexed to this Guarantee and Indemnity. If for any reason the Customer does not pay any amount owing to DMK the Guarantor will immediately on demand pay the relevant amount to DMK. In consideration of DMK agreeing to supply the Goods to the Customer, the Guarantor charges all of its right, title and interest (joint or several) in any land, realty or other assets capable of being charged, owned by the Guarantor now or in the future, to secure the performance by the Guarantor of its obligations under these terms and conditions (including, but not limited to, the payment of any money) and the Guarantor acknowledges that this personal guarantee and indemnity constitutes a security agreement for the purposes of the Personal Property Securities Act 2009 (“PPSA”) and unequivocally consents to DMK registering any interest so charged. The Guarantor irrevocably appoints DMK and each director of DMK as the Guarantor’s true and lawful attorney/s to perform all necessary acts to give effect to this clause including, but not limited to, signing any document on the Guarantor’s behalf which DMK may reasonably require to:
  - register a financing statement or financing change statement in relation to a security interest on the Personal Property Securities Register;
  - register any other document required to be registered by the PPSA or any other law; or
  - correct a defect in a statement referred to in clause 1(a) or 1(b).
- HOLD HARMLESS AND INDEMNIFY** DMK on demand as a separate obligation against any liability (including but not limited to damages, costs, losses and legal fees calculated on a solicitor and own client basis) incurred by, or assessed against, DMK in connection with:
  - the supply of goods and/or services to the Customer; or
  - the recovery of monies owing to DMK by the Customer including the enforcement of this Guarantee and Indemnity, and including but not limited to DMK’s nominees’ costs of collection and legal costs; or
  - monies paid by DMK with the Customer’s consent in settlement of a dispute that arises or results from a dispute between, DMK, the Customer, and a third party or any combination thereof, over the supply of goods and/or services by DMK to the Customer.

**I/WE FURTHER ACKNOWLEDGE AND AGREE THAT**

- I/We have received, read and understood DMK’s Terms and Conditions prior to entering into this Guarantee and Indemnity and agree to be bound by those Terms and Conditions.**
- This Guarantee and Indemnity shall constitute an unconditional and continuing Guarantee and Indemnity and accordingly shall be irrevocable and remain in full force and effect until the whole of monies owing to DMK by the Customer and all obligations herein have been fully paid satisfied and performed.
- No granting of credit, extension of further credit, or granting of time and no waiver, indulgence or neglect to sue on DMK’s part (whether in respect of the Customer or any one or more of any other Guarantor(s) or otherwise) and no failure by any named Guarantor to properly execute this Guarantee and Indemnity shall impair or limit the liability under this Guarantee and Indemnity of any Guarantor. Without affecting the Customer’s obligations to DMK, each Guarantor shall be a principal debtor and liable to DMK accordingly.
- If any payment received or recovered by DMK is avoided by law such payment shall be deemed not to have discharged the liability of the Guarantor, and the Guarantor and DMK shall each be restored to the position in which they would have been had no such payment been made.
- The term “Guarantor” whenever used in this Guarantee and Indemnity shall, if there is more than one person named as Guarantor, mean and refer to each of them individually and all of them together unless the context otherwise requires, and the obligations and agreements on the part of the Guarantor contained in this Guarantee and Indemnity shall bind them jointly and severally.
- I/We have been advised to obtain independent legal advice before executing this Guarantee and Indemnity. I/we understand that I/we am/are liable for all amounts owing (both now and in the future) by the Customer to DMK.**
- I/we irrevocably authorise DMK to obtain from any person or company any information which DMK may require for credit reference purposes. I/We further irrevocably authorise DMK to provide to any third party, in response to credit references and enquiries about me/us or by way of information exchange with credit reference agencies, details of this Guarantee and Indemnity and any subsequent dealings that I/we may have with DMK as a result of this Guarantee and Indemnity being actioned by DMK.

The above information is to be used

**GUARANTOR-1**  
 SIGNED: \_\_\_\_\_  
 FULL NAME: \_\_\_\_\_  
 HOME ADDRESS: \_\_\_\_\_  
 DATE OF BIRTH: \_\_\_\_\_  
 SIGNATURE OF WITNESS: \_\_\_\_\_  
 NAME OF WITNESS: \_\_\_\_\_  
 OCCUPATION: \_\_\_\_\_  
 PRESENT ADDRESS: \_\_\_\_\_

**GUARANTOR-2**  
 SIGNED: \_\_\_\_\_  
 FULL NAME: \_\_\_\_\_  
 HOME ADDRESS: \_\_\_\_\_  
 DATE OF BIRTH: \_\_\_\_\_  
 SIGNATURE OF WITNESS: \_\_\_\_\_  
 NAME OF WITNESS: \_\_\_\_\_  
 OCCUPATION: \_\_\_\_\_  
 PRESENT ADDRESS: \_\_\_\_\_

Note: 1. If the Customer is a sole trader or partnership the Guarantor(s) should be some other suitable person(s).  
 2. If the Customer is a club or incorporated society the Guarantor(s) should be the president and secretary or another committee member.

**WARNING: THIS IS AN IMPORTANT DOCUMENT YOU SHOULD SEE YOUR OWN LAWYER OR ADVISOR BEFORE SIGNING IT**