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Registered under the Australian Corporations Act 2001 (Cth) (A.C.N.: 008 347 313)

Registered in NZ as an Overseas ASIC Company (Company Number: 651162)

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**APPLICATION BY A NEW ZEALAND INDIVIDUAL  
OR SOLE TRADER  
TO TRADE AS AN AUTHORISED PURCHASER  
AND TO PURCHASE SHARES IN CAPRICORN SOCIETY LTD  
("APPLICATION")**

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**THIS APPLICATION IS AN IMPORTANT LEGAL DOCUMENT**

**Before making a decision to apply to become an Authorised Purchaser of, and purchase shares in, Capricorn Society Ltd ("Capricorn") Applicants should carefully read the whole of the Investment Statement provided by Capricorn for the purposes of the Securities Act 1978.**

**If this Application is accepted by Capricorn it will create a binding legal agreement between the Applicant, any Covenantor(s) and Capricorn. If the Applicant or any Covenantor is unsure about any part of this Application, or the agreement it may result in, they should seek independent professional advice before signing.**

**Please return the completed Application to your Capricorn Representative or to the address above.**

**APPLICANT'S DETAILS**

**1. APPLICANT NAME AND CONTACT DETAILS**

**Applicant's Surname:**

**Given Names:**

**Trading Name:**  
(if different from above)

**Date Trading Commenced:**

**Physical Address:**

**Postcode:**

**Postal Address:**  
(if different from above)

**Postcode:**

**Phone:**

**Fax:**

**Email:**  
(general business email)

**2. BUSINESS CONTACT FOR THE APPLICANT**

This is the person who will be the normal day-to-day point of contact between the Applicant and Capricorn. Leave blank if the Applicant will be the Business Contact.

**Surname:**

**Given Names:**

**Position:**

**Phone:**

**Mobile:**

**Fax:**

**Email:**

**3. CREDIT LIMIT APPLIED FOR**

**Credit Limit:** NZ\$

**4. BANKING AND TAX DETAILS OF APPLICANT**

**Bank Name:**

**Bank Branch:**

**Account Name:**

**Account Number:**

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Bank Number

--	--	--	--

Branch Number

--	--	--	--	--	--	--	--

Account Number

--	--

Suffix

**IRD Number:**

**GST Number:**

**5. FINANCIAL POSITION OF THE APPLICANT**

The Applicant must provide details of current assets and liabilities **unless** they have been in business for more than one year.

**Has the Applicant been in business for more than one year? If no, provide below details of current assets and liabilities.**

Yes

No

ASSETS	NZ\$	LIABILITIES	NZ\$
Cash at Bank:		Overdraft Amount:	
Real Estate Value (if owned):		Mortgage:	
Vehicles (1):		Vehicle Loans (1):	
Vehicles (2):		Vehicle Loans (2):	
Vehicles (3):		Vehicle Loans (3):	
Debtors:		Creditors:	
Tools & Equipment:		Other Loans:	
Stock:			
Other Assets:		Other Liabilities:	
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES</b>	

**6. TRADE REFERENCES**

All Applicants must provide trade references. No financial institutions are accepted as references.

**1. Company Name:**

Contact Name:		Contact Phone No.:	
Year account started:		Trading Terms (e.g. 30 or 60 days)	
Always paid within terms?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Average Monthly Spend:	NZ\$

**2. Company Name:**

Contact Name:		Contact Phone No.:	
Year account started:		Trading Terms (e.g. 30 or 60 days)	
Always paid within terms?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Average Monthly Spend:	NZ\$

**3. Company Name:**

Contact Name:		Contact Phone No.:	
Year account started:		Trading Terms (e.g. 30 or 60 days)	
Always paid within terms?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Average Monthly Spend:	NZ\$

**7. SUPPLIERS USED**

Provide details of Capricorn and non-Capricorn Suppliers used. If unsure whether or not a supplier is a Capricorn Supplier, contact your Capricorn Representative.

If the Applicant indicates that they will purchase from a Capricorn Supplier using their Capricorn Account, and the Applicant is accepted as an Authorised Purchaser, then Capricorn will contact that Capricorn Supplier to inform them that all subsequent purchases by the Applicant should be made on the Capricorn Account unless the Applicant or Capricorn informs them otherwise.

CAPRICORN SUPPLIER NAME	MONTHLY SPEND	PURCHASE FROM THIS SUPPLIER USING CAPRICORN ACCOUNT GOING FORWARD?	
(1):	NZ\$:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(2):	NZ\$:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(3):	NZ\$:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(4):	NZ\$:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(5):	NZ\$:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(6):	NZ\$:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(7):	NZ\$:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(8):	NZ\$:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(9):	NZ\$:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(10):	NZ\$:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>TOTAL MONTHLY CAPRICORN SUPPLIER SPEND</b>		NZ\$:	

NON-CAPRICORN SUPPLIER NAME	MONTHLY SPEND	
(1):	NZ\$:	
(2):	NZ\$:	
(3):	NZ\$:	
(4):	NZ\$:	
<b>TOTAL MONTHLY NON- CAPRICORN SUPPLIER SPEND</b>		NZ\$:

**8. CAPRICORN MUTUAL LIMITED RISK PROTECTION**

Capricorn Mutual Limited (CML) offers risk protection services – an insurance alternative – to members of Capricorn. Please indicate below whether you would you like CML to contact you about the risk protection services it provides. (You should consider the CML Product Disclosure Statement (PDS) before deciding whether the risk protections offered by CML are right for you. A copy of the PDS is available from [www.capricornmutual.com](http://www.capricornmutual.com) or by calling 0800 555 303.)

<b>Can CML contact you about the risk protection services it provides?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>If yes, when is your general business insurance due for renewal?</b>		

**9. LISTING ON [WWW.CLANG.CO.NZ](http://WWW.CLANG.CO.NZ)**

Members are eligible to receive a free business listing of their business name, address, contact details and nature of business operations on the iNeedAService Pty Ltd website [www.clang.co.nz](http://www.clang.co.nz). Premium listings are also available for a fee. iNeedAService Pty Ltd is a joint venture company of which Capricorn is the majority owner. Please indicate below whether you would like a free business listing on [www.clang.co.nz](http://www.clang.co.nz) or any replacement website and also whether you would like to discuss a premium listing.

**Do you want a free business listing on CLANG.co.nz?**

Yes

No

**Can Capricorn contact you about a premium listing?**

Yes

No

**10. APPLICATION FOR SHARES**

The offer for shares is made under Capricorn's Investment Statement accompanying this Application. Shares offered are New Zealand Geographic Region Class shares in Capricorn Society Ltd. Shares are NZ\$ 1 each. The minimum initial subscription is 200 Shares (NZ\$ 200.00). No one may hold more than 200,000 Shares.

Before making a decision to apply to purchase shares in Capricorn, Applicants should carefully read the whole of the Investment Statement provided for the purposes of the Securities Act 1978.

**Number of Shares Applied for:**

**Payment Amount and Method:**

**NZ\$**

Direct Credit

Cash

Cheque

If payment is by direct credit please credit funds to:

Account Name: Capricorn Society Ltd

Account Number: **020500-0673113-00**

Deposit Reference: Please use your Surname as it appears in Section 1 as the payment reference.

Cheques must be drawn on an NZ bank and must be made out to "Capricorn Society Ltd" and crossed "Not Negotiable". The Application will not be processed until the subscription amount has been received by Capricorn in cleared funds.

**11. SHAREHOLDER INFORMATION AND THE CSL SHAREHOLDER CENTRE**

*The online Capricorn Shareholder Centre*

Capricorn has introduced a new online share management system called the Capricorn Shareholder Centre. This allows shareholders to securely manage their shares, redeem Reward Points and monitor and update their details online.

Use of the Capricorn Shareholder Centre is subject to terms contained in the Capricorn Membership and Member Agreement, which is available on request or at [www.capricorn.coop/ShareholderCentreTerms.pdf](http://www.capricorn.coop/ShareholderCentreTerms.pdf).

If you want to join the Capricorn Shareholder Centre, please take care in providing the email address below, as Capricorn will email a temporary password to this address. When you first log on to the Capricorn Shareholder Centre you will be required to select a new password.

*Electronic Receipt of Shareholder Related Information*

Capricorn offers members who use the Capricorn Shareholder Centre the option of receiving shareholder related information, such as Capricorn's Annual Report and any revised version of its Investment Statement, electronically (e.g. via an emailed attachment or link) rather than in a printed format. It is Capricorn's strong preference that members receive shareholder related information electronically. It allows Capricorn to communicate more quickly with members. It reduces Capricorn's costs, contributing to member returns. It and also reduces Capricorn's environmental impact when compared to printed and posted documents.

**Do you wish to join the Capricorn Shareholder Centre?**

Yes

No

**If you selected yes above, do you consent to electronic receipt of shareholder related information?**

Yes

No

**Email:**

## APPLICANT'S DECLARATION

**IMPORTANT:**PLEASE READ EACH OF THESE DECLARATIONS BELOW CAREFULLY. YOU SHOULD **NOT** SIGN UNLESS YOU UNDERSTAND EACH DECLARATION AND KNOW THAT IT CAN BE TRUTHFULLY GIVEN BY YOU.

I, the undersigned:

### *Application to be an Authorised Purchaser*

1. apply to trade as an Authorised Purchaser of Capricorn;
2. agree to be bound by the *Authorised Purchaser Agreement -Terms and Conditions* including obligations in respect of security for payment (as amended or supplemented from time to time), if the Application is accepted by Capricorn, a copy of which I confirm receipt of;
3. agree that Capricorn may contact those suppliers that I/we have indicated that I will purchase from using a Capricorn Account to inform them that, until instructed otherwise, all subsequent purchases should be placed on the Capricorn Account;

### *Application for Shares*

4. apply for shares in Capricorn;
5. acknowledge that I have read the Investment Statement provided for the purposes of the Securities Act 1978 and agree to be bound by the *Constitution* of Capricorn (as amended or supplemented from time to time);
6. if I have applied to use the Capricorn Shareholder Center, agree that use of the Capricorn Shareholder Center is subject to terms contained in the *Capricorn Membership and Member Agreement*;
7. if I have consented to receive information such as Capricorn's Annual Report and any revised version of its Investment Statement electronically, agree to receipt of such information as an attachment or link provided in an email sent to me when Capricorn is required to provide such information;

### *Privacy*

8. agree that personal information collected by Capricorn may be used in accordance with the attached Collection Statement and the Capricorn's privacy policy; and

**Applicant's  
Signature:**

**Print Name:**

**Date:**

**Witness  
Signature:**

**Print Name:**

**Occupation:**

**Address:**

**Postcode:**

## APPLICANT'S BUSINESS PURPOSES DECLARATION

**IMPORTANT:** BEFORE YOU SIGN THIS DECLARATION, PLEASE READ IT AND MAKE SURE YOU UNDERSTAND WHAT YOU ARE SIGNING.

YOU SHOULD NOT SIGN THIS DECLARATION UNLESS THE CREDIT IS WHOLLY OR PRIMARILY FOR BUSINESS OR INVESTMENT PURPOSES. BY SIGNING THIS FORM YOU MAY LOSE YOUR PROTECTION UNDER THE CREDIT CONTRACTS AND CONSUMER FINANCE ACT 2003.

**Applicant's  
Surname:**

**Given Names:**

**Note:** The Applicant's name must be the same as provided in section 1 of the Application by a New Zealand Individual or Sole Trader to Trade as an Authorised Purchaser and to Purchase Shares in Capricorn Society Ltd.

To: Capricorn Society Ltd ("Capricorn")

I, the above named Applicant, acknowledge that by signing this form I am making the following declarations:

1. any credit or advance Capricorn provides me is to be used primarily for business purposes or investment purposes or both;
2. the primary purpose of the credit or advance is NOT for my personal, domestic or household use;
3. I understand that any provision of credit or advance will NOT be treated as a consumer credit contract as defined in the Credit Contracts and Consumer Finance Act 2003;
4. I understand that because this credit contract is not a consumer credit contract, my rights and obligations under the contract will not be regulated by the Credit Contracts and Consumer Finance Act 2003; and
5. I have read and understood this declaration before signing.

**Applicant's  
Signature:**

**Date:**

## COVENANTOR'S GUARANTEE AND INDEMNITY

**IMPORTANT:** SIGNING THIS GUARANTEE AND INDEMNITY WILL MAKE YOU PERSONALLY LIABLE FOR THE DEBTS AND OBLIGATIONS OF THE APPLICANT. YOU SHOULD CONSIDER OBTAINING INDEPENDENT LEGAL ADVICE BEFORE SIGNING.

**Applicant's Surname:**  
(full name of individual)

**Given Names:**

**Note:** The Applicant's name must be the same as provided in section 1 of the Application by an Individual or Sole Trader to Trade as an Authorised Purchaser and to Purchase Shares in Capricorn Society Ltd.

### Terms and Conditions of the Guarantee and Indemnity ("Guarantee and Indemnity")

without limitation the Authorised Purchaser Agreement.

1. In this Guarantee and Indemnity:
  - 1.1. "Applicant" means the above named applicant;
  - 1.2. "Covenantors" includes all undersigned covenantors;
  - 1.3. "Authorised Purchaser Agreement" means the *Authorised Purchaser Agreement - Terms and Conditions* (as amended or supplemented from time to time); and
  - 1.4. an obligations, representation or warranty on the part of two or more persons binds them jointly and severally.
2. In consideration of Capricorn agreeing at the Covenantors request to approve the Applicant as an Authorised Purchaser of Capricorn, the Covenantors jointly and severally agree to be guarantor and co-principle debtor and, as such, to be responsible to Capricorn on demand for all amounts due and payable by the Applicant to Capricorn on any basis whatsoever including under the Application, the Authorised Purchaser Agreement or otherwise.
3. As a separate and independent liability the Covenantors jointly and severally indemnify Capricorn and agree to keep indemnified Capricorn against any loss, damage, action, demand, expense, claim or obligation which it has or may suffer or incur by reason of or in any way consequent upon, arising out of or incidental to the non-payment of the moneys owing to Capricorn by the Applicant or the non-performance or non-observance by the Applicant of the obligations and liabilities under the Authorised Purchaser Agreement or on any other basis whatsoever.
4. The Covenantors agree that this Guarantee and Indemnity survives termination of any agreement between Capricorn and the Applicant, including
5. The guarantee is a continuing guarantee and security and the Covenantors unlimited joint and several liability under it is not be affected by any matter or thing which might limit or abrogate the Covenantors responsibility, including without limitation:
  - 5.1. any amendment or supplement to the Authorised Purchaser Agreement;
  - 5.2. Capricorn giving time, credit or any other indulgence to the Applicant; or
  - 5.3. Capricorn entering into any composition or arrangement with the Applicant.
6. **The Covenantors agree that further terms and conditions of this Guarantee and Indemnity are contained in the Authorised Purchaser Agreement. This including obligations in respect of security for payment under which the Covenantors agrees for the for the purposes of securing the obligations and liabilities arising from this Agreement or their obligations and liabilities on any other basis whatsoever to the Company, to hereby charge and mortgage all their legal and equitable interests of whatever nature held in any real property both present and future. The Covenantors consent to Capricorn lodging caveats (or equivalent) noting Capricorn's interest in the real property.**
7. The Covenantors confirm receipt of a copy of this document, further copies of which are available on request or online at [www.capricorn.coop](http://www.capricorn.coop).
8. The Covenantors acknowledge that no other representations, terms and conditions or agreement (verbal or otherwise) will apply in respect of the Guarantee and Indemnity.

## COVENANTOR(S) DECLARATION

I/we, the undersigned:

1. agree to be bound by terms of the Guarantee and Indemnity as set out above and also the *Authorised Purchaser Agreement – Terms and Conditions* (as amended or supplemented from time to time) as a guarantor and co-principle debtor; and
2. agree that personal information collected by Capricorn may be used in accordance with the attached Collection Statement and the Capricorn's privacy policy

<b>1. Covenantor Surname:</b>	<b>Given Names:</b>		
<b>Occupation:</b>	<b>Involved in Operation of Applicant's Business?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>Private Address:</b>			
		<b>Postcode:</b>	
<b>Date of Birth:</b>	<b>ID Type and Number:</b>		
<b>Signature:</b>			

<b>1. Witness Surname:</b>	<b>Given Names:</b>		
<b>Occupation:</b>			
<b>Address:</b>			
		<b>Postcode:</b>	
<b>Signature:</b>			

<b>2. Covenantor Surname:</b>	<b>Given Names:</b>		
<b>Occupation:</b>	<b>Involved in Operation of Applicant's Business?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>Private Address:</b>			
		<b>Postcode:</b>	
<b>Date of Birth:</b>	<b>ID Type and Number:</b>		
<b>Signature:</b>			

<b>2. Witness Surname:</b>	<b>Given Names:</b>		
<b>Occupation:</b>			
<b>Address:</b>			
		<b>Postcode:</b>	
<b>Signature:</b>			

**Note:** If there are more than two Covenantors, photocopy or reprint this page and use it to provide additional details, numbering each additional Covenantor sequentially.

## PRIVACY ACT 1993 COLLECTION STATEMENT

### Credit Assessment

For the purpose of investigating the creditworthiness of the Applicant and the Covenantor(s), the Applicant and Covenantor(s) agree to Capricorn and its servants, delegates and agents:

- using the information contained in this Application (and to conduct such enquiries from time to time as Capricorn may lawfully deem necessary to obtain additional information); and
- obtaining from credit reporting agencies credit reports containing information about the Applicant and Covenantor(s) in relation to any commercial credit applied for by the Applicant provided by Capricorn.

The Applicant and Covenantor(s) authorise any person who is capable of providing credit information to provide this credit information to Capricorn. The Applicant and Covenantor(s) agree Capricorn may give to and seek from any trade references or credit providers named in the Application and any providers of credit that may be named in a credit report issued by a credit reporting agency or any other person referred to as a person from whom Capricorn may obtain credit information or to any of Capricorn's Preferred Suppliers, information about the Applicant and Covenantor(s).

The Applicant and Covenantor(s) understand that information for the above purpose can include any information about their credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act or otherwise at law. The Applicant and Covenantor(s) agree that Capricorn may continue to seek from or give to a credit reporting agencies or any other person credit information relating to the Applicant and Covenantor(s) credit worthiness and relating to the collection of overdue payments.

### Authorised Purchaser

If the Applicant is accepted as an Authorised Purchaser, personal information contained in this Application and otherwise held and collected by Capricorn about the Applicant and the Covenantor(s) will be stored, used or disclosed to:

- enable the delivery of services and entitlements to the Applicant;
- keep the Applicant informed about the services Capricorn or all other present and future members of the Capricorn Group (including but not limited to Capricorn Mutual Ltd, Capricorn Society Financial Services Pty Ltd, Capricorn Travel Australia Pty Ltd, Capricorn Technology Services Pty Ltd and iNeedAService Pty Ltd) offers, or products and services available from its Preferred Suppliers, service providers and affiliates;
- market to the public services offered by the Applicant via the CLANG website or any replacement website, if the Applicant has agreed to be listed on that website, including but not limited to by disclosure of the Applicant's name, contact details and the nature of its business operations;
- communicate by any means whatsoever to Capricorn's Preferred Suppliers or potential Preferred Suppliers, agents, service providers, delegates or third parties the Applicant's status as an Authorised Purchaser or any connected matter, including but not limited to whether the Applicant's Authorised Purchaser status is current, "on stop" or otherwise and the limit of any credit for the Applicant as an Authorised Purchaser.

Capricorn may provide personal information to all other present and future members of the Capricorn Group for the purposes of direct marketing to the Applicant offers, products or services of the Capricorn Group, its Preferred Suppliers, service providers and affiliates (including via the service providers to Capricorn that administer and distribute mail-outs and other direct marketing materials).

### Further Information

Under the Privacy Act 1993, the Applicant and Covenantor(s) may access and correct any of their personal information held by Capricorn. For further information on Capricorn's privacy policy (which does not limit this Collection Statement), visit [www.capricorn.coop](http://www.capricorn.coop) or request a copy from your Capricorn Representative.



**CAPRICORN**

*...it's just easier!*

Registered under the Australian Corporations Act 2001 (Cth) (A.C.N.: 008 347 313)  
Registered in NZ as an Overseas ASIC Company (Company Number: 651162)

PO Box 91567  
Victoria Street West  
Auckland 1142

FreeCall: 0800 401 444  
FreeFax: 0800 401 555

# DIRECT DEBIT FORM

## 1. YOUR CAPRICORN MEMBER DETAILS

**Name:**

(Of Capricorn Member)

\_\_\_\_\_

**Trading Name:**

(If different from above)

\_\_\_\_\_

**Member Number:**

(If known)

\_\_\_\_\_

## 2. YOUR BANKING DETAILS

(details of the account from which you want to pay your Capricorn account)

**Name of Account**

**to be Debited:**

\_\_\_\_\_

**Bank Account Number:**

--	--

Bank Number

--	--	--	--	--

Branch Number

--	--	--	--	--	--	--	--

Account Number

--	--

Suffix

**AUTHORITY TO ACCEPT  
DIRECT DEBITS**

(Not to operate a an assignment of  
agreement)

**AUTHORISATION CODE**

0	2	0	5	3	3	7
---	---	---	---	---	---	---

## 3. BANK INSTRUCTIONS

**To the Manager** (please print full postal address clearly):

**Bank:**

\_\_\_\_\_

**Branch Name:**

\_\_\_\_\_

**Branch Address:**

\_\_\_\_\_

I/We authorise you until further notice, to debit my/our account with all amounts which CAPRICORN SOCIETY LIMITED (hereinafter referred to as the Initiator) the registered Initiator of the above Authorisation Code, may initiate by Direct Debit. I/We acknowledge and accept that the Bank accepts this authority only upon the conditions listed on the reverse of this form.

## 4. INFORMATION TO APPEAR ON YOUR BANK STATEMENT

**PAYER PARTICULARS**

C	A	P	R	I	C	O	R	N			
---	---	---	---	---	---	---	---	---	--	--	--

**PAYER CODE**

C	A	P	R	I	C	O	R	N			
---	---	---	---	---	---	---	---	---	--	--	--

**PAYER REFERENCE**

D	I	R	E	C	T		D	E	B	I	T
---	---	---	---	---	---	--	---	---	---	---	---

## 5. PLEASE SIGN HERE

**Authorised Signature(s):**

\_\_\_\_\_

**Print Names:**

\_\_\_\_\_

**Date:**

/ /

## FOR BANK USE ONLY

Approved

0533

08

2011

Dated  
Received:

Received by:

Checked by:

Bank Stamp

Original – Retain at Branch  
Copy – Forward to Initiator if requested

# CONDITIONS OF THIS AUTHORITY TO ACCEPT DIRECT DEBITS

- 1) The Initiator:
  - (a) Has agreed to give advance Notice of the net amount of each Direct Debit and the due date of the debiting at least two business days before the date when the Direct Debit will be initiated. This advance notice must be provided in writing (including by electronic means and SMS where the Customer has provided prior written consent (including by electronic means including SMS) to communicate electronically).

The advance notice will include the following message:

"The amount of \$....., will be Direct Debited to your Bank account on (initiating date)."
  - (b) May, upon the relationship which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.
- 2) The Customer may:
  - (a) At any time, terminate this Authority as to future payments by giving notice of termination to the Bank and to the Initiator by the means agreed by the customer, Bank and Initiator.
  - (b) Stop payment of any Direct Debit to be initiated under this authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.
- 3) The Customer acknowledges that:
  - (c) This authority will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this authority until actual notice of such event is received by the Bank.
  - (d) In any event this authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
  - (e) Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this authority. Any other dispute lies between me/us and the Initiator.
  - (f) Where the Bank has used reasonable care and skill in acting in accordance with this authority, the Bank accepts no responsibility or liability in respect of:
    - i. the accuracy of information about Direct Debits on Bank statements; and
    - ii. any variations between notices given by the Initiator and the amounts of Direct Debits.
  - (g) The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give notice in accordance with 1(a) nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.
- 4) The Bank may:
  - (a) In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other authority, cheque or draft properly signed by me/us and given to or drawn on the Bank.
  - (b) At any time terminate this authority as to future payments by notice in writing to me/us.
  - (c) Charge its current fees for this service in force from time to time.

**OFFICE USE ONLY – CAPRICORN AREA MANAGER TO COMPLETE**

Comments \_\_\_\_\_

Submitted by CSL AM (PRINT NAME) \_\_\_\_\_

Location: \_\_\_\_\_

Business Description (see below): \_\_\_\_\_

SIC (see below): \_\_\_\_\_

PMA \_\_\_\_\_

Area Manager Contact \_\_\_\_\_

DIRECTORY GIVEN

YES  NO

Date / /

SPEND SURVEY passed to Regional Manager

YES  NO

EXISTING CAPRICORN SITE?

YES  NO

(answer no if site has not traded with Capricorn for more than 12 months)

Trading Limit Requested \$ \_\_\_\_\_

**VERIFICATION OF IDENTITY**

Attach a copy of the original document and complete the following

[Print Prospect/ Member Name] (The Member)

I have sighted the original of the attached document and certify this to be a true copy.

I have used the attached document to verify:

The Full Name of the Member;

The Residential Address of the Member; and

The Date of Birth of the Member.

**OR** Complete this section if you cannot attach a copy

**I have verified the following information:**

The Full Name of the Member;

The Residential Address of the Member; and

The Date of Birth of the Member,

by sighting the following document:

Doc Type

No Expiry Date / /

Issue Place

AM Name: \_\_\_\_\_ AM Signature: \_\_\_\_\_

Date: / /

SIC	BUSINESS DESCRIPTION	SIC	BUSINESS DESCRIPTION	SIC	BUSINESS DESCRIPTION	SIC	BUSINESS DESCRIPTION
AGL-O	AGRICULTURAL	COM-O	COMMERCIAL	MAW-S	MATILDA WITH WORKSHOP	SHC-S	SHELL C STORE
AMA-O	AUTO MASTERS	ENG-O	L/ENGINEERING WORKSHOPS	MCR-O	MASTER COLLISION	SHW-S	SHELL WORKSHOP
AMC-S	AMPOL C STORE	ESS-S	ESSO S/STN	MEC-O	MECHANICAL SHOPS	SOL-S	SOLO S/SNT
AMG-S	AMGAS	ESW-S	ESSO WITH WORKSHOP	MOB-O	MOBILES	SOW-S	SOLO WITH WORKSHOP
AMW-S	AMPOL WORKSHOP	EXE-S	EXEL S/STN	MOB-W	MOBILE WORKSHOP	SOX-S	SOUTHERN CROSS S/STN
AST-S	ASTRON S/STN	EXH-O	EXHAUST SPECIALIST	MOC-S	MOBIL C STORE	STA-F	STAFF ACCOUNTS
ASW-S	ASTRON WITH WORKSHOP	FIT-E	FITMENT CENTRE ELECTRIC (RSA)	MOT-O	MOTORBIKE WORKSHOP	SXW-S	SOUTHERN CROSS WITH WORKSHOP
AUE-O	AUTO ELECTRICAL	FIT-M	FITMENT CENTRE MECHANICAL RSA	MOW-S	MOBIL WORKSHOP	TOP-S	TOP DROP S/STN
BOS-D	BOSCH DIESEL WORKSHOP	FRA-O	FRANCHISED DEALERS	NAT-O	NATRAD FRANCHISE	TOW-O	TOP DROP WITH WORKSHOP
BOS-E	BOSCH AUTO ELECTRICAL	GUL-S	GULL C STORE	OTH-O	NO SUITABLE EXISTING CODE	TRA-O	TRANSMISSION
BOS-M	BOSCH MECHANICAL WORKSHOP	GUW-S	GULL WITH WORKSHOP	PAN-O	CRASH REPAIRERS	TRI-O	MOTOR TRIMMERS
BPC-S	BP C STORE	IDL-O	INDUSTRIAL	PRI-O	PRIVATE ACCOUNTS	TYR-O	TYRE DEALERS
BPW-S	BP WORKSHOP	IMV-O	IMVDA	RAD-O	RADIATOR SPECIALISTS	ULT-O	ULTRA-TUNE
CAC-S	CALTEX C STORE	IND-S	INDEPENDENT S/STN	REC-O	ENGINE RECONDITIONER	WRE-O	WRECKERS
CAR-O	CAR YARDS	INW-S	INDEPENDENT WITH WORKSHOP	REP-C	REPCO AUTO REPAIRERS	ZEN-S	ZENEX C STORE (NO WORKSHOP)
CAW-S	CALTEX WORKSHOP	MAR-O	MARINE REPAIRERS	RET-O	RETAIL SHOPS	ZEN-W	ZENEX WITH WORKSHOP
CCR-O	CAR CRAFTS	MAT-S	MATILDA S/STN	SAS-S	SASOL S/STN		